Publications

SESSIONAL PAPERS

VOLUME 3—PART 1

FIRST SESSION OF THE THIRTEENTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1918

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4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on tht 31st March, 1918, and, in accordance with the provisions of "The British North America Act, 1867." Presented by Hon. Mr. Maclean, May 18, 1918.
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9. Abstract of Statements of Insurance Companies in Canada for the year ended 31st December, 1917. (Subject to corrections.) Presented by Hon. Mr. Maclean, May 13, 1918.

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12. Inland Revenue, Annual Report, Part I—Excise. The Senate.
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15*c* Report on "The Agricultural Instruction Act," 1916-17, pursuant to Section 8, Chapter 5 of 3-4 George V. Presented by Hon. Mr. Crerar, March 25, 1918.
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20*b*. Railway Statistics for the Dominion of Canada, for the year ended 30th June, 1917.
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20*c*. Twelfth Report of the Board of Railway Commissioners for Canada, for the year ending 31st March, 1917. Presented by Hon. Mr. Reid, March 25, 1918.
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22. List of shipping issued by the Department of Marine and Fisheries, being a list of vessels on the Registry Books of the Dominion of Canada, on the 31st of December, 1917.
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23. Supplement to the Fiftieth Annual Report of the Department of Marine and Fisheries (Marine)—Steamboat Inspection Report..*Printed for distribution and sessional papers.*

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38. Report of the Department of the Naval Service, for the fiscal year ending 31st March, 1917. Presented by Hon. Mr. Ballantyne, March 19, 1918.
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42*c*. Copy of Order in Council P.C. 950, dated 19th of April, 1918.—Establishment of the rank of warrant writer in the R.N.C.V.R. Also,—Copy of Order in Council P.C. 70/942, dated 19th April, 1918.—Allowance to chief examining officers at Canadian naval ports. Presented by Hon. Mr. Ballantyne, April 24, 1918.. .. ..*Not printed.*

42*d*. Copy of Order in Council, P.C. 974, dated 23rd April, 1918, "Defence of Canada Order, 1917,"—Entry in Canada of vessels carrying explosives in self defence. Also, Copy of Order in Council, P.C. 957, dated 19th April, 1918.—Institution of the rank of surgeon probationer, Royal Naval Canadian Volunteer Reserve. Presented by Hon. Mr. Ballantyne, May 1, 1918.. .. ..*Not printed.*

42*e*. Order in Council No. P.C. 1102, dated 10th May, 1918.—Amendments of "Defence of Canada Order, 1917," Section 23c, *re* fitting and supplying vessels registered in Canada with defensive armaments. Order in Council No. P.C. 1129, dated 11th May, 1918.—Amendments of "Defence of Canada Order of 1917." Section 22A, *re* ships' lights. (*The Senate*).. .. ..*Not printed.*

42*f*. Copy of Order in Council No. P.C. 1208, dated 17th May, 1918, *re* allowances to officers appointed for navigating duties in H.M.C. ships. Presented by on. Mr. Ballantyne, May 23, 1918.. .. ..*Not printed.*

CONTENTS OF VOLUME 14—*Continued.*

43. P.C. 632, dated 14th March, 1918, respecting the increase in freight and passenger rates on Canadian railways. P.C. 631, dated 14th March, 1918, respecting the collection of special taxes from the Canadian Pacific Railway Company. Presented by Sir Robert Borden, March 18, 1918.. .. .. .

CONTENTS OF VOLUME 14—*Continued.*

51. P.C. 358, dated 13th February, 1918.—Regulations *re* appointments to the Public Service

P.C. 491, dated 28th February, 1918.—Respecting appointments, promotions, etc., in the Civil Service other than in the several departments.

P.C. 372, dated 18th February, 1918.—Appointment of a Committee of Council *re* preparation of a Bill respecting the Civil Service.

P.C. 548, dated 15th March, 1918.—Approval of Interim Regulations made by the Civil Service Commission, under clause 3 of O.C. P.C. 358, dated 13th February, 1918.

P.C. 637, dated 18th March, 1918.—Regulations *re* dismissal of public officials on the ground of offensive partisanship during the recent election. Presented by Sir Robert Borden, March 18, 1918.. .. .. .

CONTENTS OF VOLUME 14—*Continued.*

P.C. 3025, dated 20th October, 1917.—Regulations *re* reporting for service and claims for exemption for men residing outside of Canada.

P.C. 3033, dated 23rd October, 1917.—Convention Great Britain and United States calling out for military service under its own colours its citizens resident in the other country.

P.C. 3036, dated 23rd October, 1917.—*Re* exemption of members of the R.N.W.M. Police.

P.C. 3093, dated 2nd November, 1917.—Clerk of Central Appeal Judge—J. L. McDougall—at salary of $250 a month.

P.C. 3095, dated 2nd November, 1917.—Expenses of Military Service Branch to be paid from War Appropriation.

P.C. 3112, dated 2nd November, 1917.—Expenses of Judges *re* making appointments to local tribunals.

P.C. 3118, dated 7th November, 1917.—Further regulations under Military Service Act, 1917.

P.C. 3168, dated 9th November, 1917.—Regulations *re* dealing with deserters and absentees without leave, etc.

P.C. 3169, dated 9th November, 1917.—Regulations *re* claims for exemptions by persons who have failed to comply with Proclamation under Military Service Act, 1917.

P.C. 3230, dated 19th November, 1917.—Regulations fixing penalties for non-compliance with the law.

P.C. 3231, dated 19th November, 1917.—*Re* applications for exemption in North-west Territories and other remote regions.

P.C. 3232, dated 19th November, 1917.—J. H. Moss authorized to sign requisitions for printing and stationery for use of Military Service Council.

P.C. 3283, dated 27th November, 1917.—Regulation *re* repatriation of citizens or subjects of Allied countries resident in Canada.

P.C. 3285, dated 27th November, 1917.—Minister of Justice authorized to designate a Judge to perform duties assigned to Chief Justice *re* appeal tribunals in case of a vacancy in said office.

P.C. 3298, dated 29th November, 1917.—Registrars and Deputy Registrars, remuneration of.

P.C. 3321, dated 30th November, 1917.—Regulations *re* appeal to Central Judge from decisions of tribunals.

P.C. 3344, dated 3rd December, 1917.—*Re* hearing of appeals as speedily as possible.

P.C. 3348, dated 3rd December, 1917.—*Re* discharge from military service of persons engaged in agriculture.

P.C. 3349, dated 3rd December, 1917.—Minister of Agriculture authorized to appoint representatives of Department of Agriculture to attend tribunals.

P.C. 3356, dated 8th December, 1917.—Remuneration of representatives of the Minister of Agriculture ($5 per diem).

P.C. 3463, dated 24th December, 1917.—Regulations *re* departure out of Canada of male persons, made by O.C. May 24, 1917, amended.

P.C. 33, dated 7th January, 1918.—Regulations *re* establishment of additional tribunals to decide appeals.

P.C. 35, dated 7th January, 1918.—Regulations; remuneration and expenses of tribunals.

P.C. 70, dated 8th January, 1918.—Regulations respecting men changing residence.

P.C. 54, dated 8th January, 1918.—Enlargement of Dominion Police Force in connection with administration of the Military Service Act.

P.C. 111, dated 17th January, 1918.—Regulations *re* exemption of Indians and other disfranchised British subjects, from Military Service.

P.C. 115, dated 17th January, 1918.—Regulations prescribing obligations of exempted men under the Military Service Act.

P.C. 116, dated 17th January, 1918.—Appointment of Douglas Kerr as Commissioner of Police to enforce Military Service Act.

P.C. 178, dated 21st January, 1918.—Regulations *re* appeal claims for exemption under the Military Service Act, 1917.

P.C. 181 dated 26th January, 1918.—Regulations *re* furnishing of information by employers of employees liable for Military Service.

P.C. 182, dated 26th January, 1918.—Regulations *re* reporting for military duty in case of an appeal for exemption.

P.C. 195, dated 24th January, 1918.—Extension of time for appeals from decisions of local tribunals.

P.C. 196, dated 26th January, 1918.—Regulations *re* appeals from the grants of exemption by tribunals—production of foodstuffs.

P.C. 237, dated 30th January, 1918.—Liability to Military Service of United States citizens in Canada, and Candian British subjects in the United States.

P.C. 271, dated 2nd February, 1918.—Regulations *re* hearing of appeals in the Province of Quebec.

CONTENTS OF VOLUME 14—*Continued.*

P.C. 384, dated 18th February, 1918.—Appointment of an agricultural representative for each Military District to act as adviser to the Leave of Absence Boards.

P.C. 435, dated 23rd February, 1918.—Accepting resignation of Mr. Glyn Osler, K.C., as Register under the Military Service Act, at Toronto, and appointing Mr. C. Leslie Watson, Registrar for Ontario.

P.C. 450, dated 2nd March, 1918.—Constitution of a Directorship under the Military Service Act, 1917; and appointing Lt.-Col. H. A. C. Machin, to the said office.

P.C. 451, dated 23rd February, 1918.—Use of certain of the Judges of the Circuit Court of the District of Montreal for the determination of appeals under the Military Service Act, 1917

P.C. 452, dated 23rd February, 1918.—Accepting the resignation of Mr. E. R. Chapman, Registrar under the Military Service Act for Manitoba, and appointing Mr. George A. Toole to succeed him.

P.C. 572, dated 9th March, 1918.—Application of the provisions of the Canadian Military Service Act, 1917, to aliens of allied nationality resident in Canada. (Copy of the Military Service Act, 1917, attached.)..... *Not printed.*

53a. Copies of Orders in Council—

P.C. 815, dated 4th April, 1918.—Regulations, under the War Measures Act, 1914, in respect to the utilization of the human energy of Canada for purposes essential to the prosecution of the present war.

And P.C. 834, dated 4th April, 1918.—Conferring certain powers on the General Officer or the Officer Commanding Military Districts, in case of riot, insurrection or civil disturbance, or obstructing the enforcement of the Military Service Act, 1917, etc. Presented by Sir Robert Borden, April 5, 1918..... *Not printed.*

54. Copies of Orders in Council, as follows—

P.C. 3160, dated 9th November, 1917.—Regulations *re* appointment of a Director of Public Information.

P.C. 3161, dated 9th November, 1917.—Appointing Mark E. Nichols, Esq., Director of Public Information. Presented by Hon. Mr. Rowell, March 18, 1918... *Not printed.*

55. Copy of the Minutes of the meetings of the Conference between the Dominion and Provincial Governments of Canada, held at Ottawa, during February, 1918, respecting the general war situation as concerned with financial, food, shipping, and military necessities. Presented by Hon. Mr. Calder, March 18, 1918..... *Printed for sessional papers only.*

56. Copies of Orders in Council, as follows—

P.C. 1460, dated 16th June, 1917.—Regulations for appointment of Food Controller.

P.C. 1684, dated 21st June, 1917.—Appointment of Hon. W. J. Hanna as Food Controller.

P.C. 1844, dated 3rd July, 1917.—Staff, office of Food Controller; appointment of Todd, Willison and French.

P.C. 2079, dated 1st August, 1917.—Franking privilege extended to Food Controller.

P.C. 2190, dated 9th August, 1917.—Regulations applicable to public eating places and use of wheat for alcohol prohibited; penalties imposed, etc.

P.C. 2210, dated 11th August, 1917.—Food Controller's Office; $25,000 for salaries and expenses of.

P.C. 2292, dated 18th August, 1917.—Export of flour prohibited.

P.C. 2333, dated 23rd August, 1917.—Food Controller's Office; appointment of officers, clerks and others; authority to make such appointments, fix salaries, etc.

P.C. 2352, date 24th August, 1917.—Canned vegetables; prohibition of use of while fresh vegetables are available.

P.C. 2730, dated 3rd October, 1917.—Franking privilege to secretaries of Provincial Committee of Food Controller's Office.

P.C. 2689, dated 8th October, 1917.—Food Control; Educational Bureau; appointments.

P.C. 2688, dated 11th October, 1917.—Regulations *re* wholesale producers and dealers. Must make returns, etc.

P.C. 2959, dated 19th October, 1917.—Cereal foods. Regulations *re* sale of.

P.C. 2959 (a), dated Extra Canada Gazette, 25th October, 1917.—Order of Food Controller extending time for commencement of Cereal Food Regulations.

P.C. 3044, dated 23rd October 1917.—Oleomargarine; Regulations *re* importation and sale of.

P.C. 3116, dated 2nd November, 1917.—Use of grain for distillation of potable liquors, prohibited.

P.C. 3141, dated 6th November, 1917.—$70,000 for expenses office of Food Controller.

P.C. 3211, dated 15th November, 1917.—Export of foodstuffs; prohibition of.

P.C. 3214, dated 15th November, 1917.—Licensing of dealers in food, etc. Regulations *re*. Food Controller authorized to fix profits, etc.

CONTENTS OF VOLUME 14—*Continued.*

P.C. 3223, dated 15th November, 1917.—Licensing of mills for the grinding of flour; regulations *re*.

P.C. 3215, dated 19th November, 1917.—Food Controller's Office; $100,000 for salaries and other expenses in.

P.C. 3236, dated 19th November, 1917.—Oleomargarine; Regulations *re* handling of; Licenses for importation of to be issued from Office of Veterinary Director General.

P.C. 3236 (a), dated 2nd Extra Canada Gazette, 17th November, 1917.—Order of Food Controller *re* manufacture, importation and sale of oleomargarine.

P.C. 3239, dated 19th November, 1917.—Food Control Regulations framed by Food Controller *re* licenses for exportation of goods to allied countries, etc., approved.

P.C. 3203, dated 27th November, 1917.—Manufacture of malt; regulations *re*.

P.C. 3347, dated 3rd December, 1917.—Prohibition of export of certain foods to the United Kingdom, British possessions, etc., except under license from Minister of Customs.

P.C. 3430, dated 24th December, 1917.—Food Control Regulations *re* cars containing food being held for longer period than four days, etc.

P.C. 163, dated 19th January, 1918.—$50,000 for expenses of Food Controller's office.

P.C. 180, dated 21st January, 1918.—Regulations *re* licensing flour mills made by Order in Council 3223, 15th November, 1917, to extend to all flour mills.

P.C. 200, dated 24th January, 1918.—Resignation, Hon. W. J. Hanna as Food Controller.

P.C. 53, dated 26th January, 1918.—Regulations *re* exportation of certain goods.

P.C. 212, dated 26th January, 1918.—Staff, office of, Food Controller. Former Orders in Council *re* cancelled, and Food Controller authorized to appointment of certain members of.

P.C. 223, dated 4th February, 1918.—Appointment Mr. H. B. Thomson as Food Controller *vice* Hon. W. J. Hanna.

P.C. 344, dated 11th February, 1918.—Canada Food Board.

P.C. 345, dated 11th February, 1918.—Appointment members of Canada Food Board: Messrs. Thomson, Dunning and McGregor.

P.C. 370, dated 12th February, 1918.—Regulations *re* Public Eating Places. O.C., 9th August, 1917, amended.

P.C. 420, dated 20th February, 1918.—Amending O.C. of February 11, 1918, creating The Canada Food Board—Powers not to include any of the powers or duties vested in the Board of Grain Supervisers for Canada.

P.C. 470, dated 28th February, 1918.—Prohibiting removal of flint or dent corn from the counties of Lambton, Essex, Kent and Elgin to any place outside of said district.

P.C. 543, dated 7th March, 1918.—Regulations *re* use of grain for feed purposes in stock yards, etc.

P.C. 567, dated 8th March, 1918.—Placing of sums of money to the credit of the Canada Food Board for the purchase of Ford tractors.

P.C. 580, dated 9th March, 1918.—Regulations *re* licensing of packing houses—Limitation of profit of sales.

P.C. 596, dated 12th March, 1918.—Regulations *re* power of The Canada Food Board to make orders regarding the kinds and amounts of foods that may be used, etc.

P.C. 597, dated 12th March, 1918.—Regulations forbidding the wilful waste of any food or food products; penalties imposed, etc. . . . . *Not printed.*

56*a*. Report of the Food Controller, Hon. W. J. Hanna, K.C., to the Prime Minister, dated 24th January, 1918. Presented by Sir Robert Borden, March 27, 1918. . . . . *Not printed.*

56*b*. Return to an Order of the House of the 20th March, 1918, for a return showing—1. When and upon whose recommendation the office of Food Controller in Canada was authorized and established. 2. To which Ministerial Department the Food Controller reports, and what member of the cabinet, if any, is responsible for the administration of the office of Food Controller. 3. The total amount incurred as salaries for Food Controller and his assistants and staff at Ottawa and throughout Canada from the establishment of the office up to and including end of February, 1918. 4. The total expense of Food Controller's Office at Ottawa and throughout Canada, including rents, furnishing, equipment, heat, light, salaries, travelling expenses, stationery, printing, advertising, telegrams, telephones, postage, and all other expenses of Food Controller's Office, Ottawa, and branch offices throughout Canada, since the establishment of the office, up to and including February, 1918. 5. The total cost of administration of Food Controller's Office at Ottawa and throughout Canada, including rents, furnishings, equipments, heat, light, salaries, traveling expenses, stationery, printing, advertising, telegrams, telephones, postage, etc., including all and every expense of Food Controller's Office at Ottawa and branch offices throughout Canada for each of following months, viz.: December, 1917, and February, 1918. 6. Whether there are any claims for salary or expenses from the Food Controller's Office outstanding or in dispute; if so, the amount involved. 7. How many employees there are on the Food Controller's staff at Ottawa and throughout Canada. 8. How many of the employees are returned soldiers who have been on active service since 1914. Presented April 18, 1918.—*Mr. Lapointe (St. James)* . . . . . *Not printed.*

CONTENTS OF VOLUME 14—*Continued.*

56c. Return to an Address to His Excellency the Governor General of the 20th March, 1918, for a copy of the Order in Council recently passed making provision for the staff, the number of persons to be employed and their salaries, in the Food Controller's Office. Also a list of the names of those at present employed, showing their respective salaries and duties, former occupations, where formerly employed and salary received in former occupation. Presented April 18, 1918.—*Mr. Devlin*.. .. .. .

CONTENTS OF VOLUME 14—*Continued.*

59. P.C. 337, dated 8th February, 1918.—Constitution of a Sub-Committee of the War Committee of the Cahinet to be known as The War Trade Board. Presented by Sir George Foster, March 19, 1918.. .. ..*Not printed.*

59*a*. Return to an Address to His Excellency the Governor General of the 20th March, 1918, for a copy of all Orders in Council creating the War Trade Board, appointments to the same, instructions, and reports from the Board to this date. Presented by Sir Wilfrid Laurier, April 4, 1918.. .. ..*Not printed.*

60. Statement of Governor General's Warrants issued since the last Session of Parliament on account of 1917-18. Presented by Hon. Mr. Maclean, March 20, 1918.....*Not printed.*

61. Statement of receipts and expenditures of the National Battlefields Commission to 31st March, 1917. Presented by Hon. Mr. Maclean, March 20, 1918.. .. ..*Not printed.*

62. Statement showing distribution of the $25,000,000 advanced by the Dominion Government to the Canadian Northern Railway and its constituent companies, as provided for in Chapter 24, Statutes of 1917. Presented by Hon. Mr. Maclean, March 20, 1918.
Not printed.

62*a*. Return showing:—1. What sums, if any, have been paid since the first day of August, 1917, to the Canadian Northern Railway or to any person, firm, corporation, bank or company in trust for and on behalf of the Canadian Northern. 2. Under what authority these sums have been paid. 3. If by virtue of Orders in Council, the date of each of said Orders in Council, and the amount authorized by each of said Orders, and so paid. Presented March 27, 1918.—*Mr. Verville*.. .. ..*Not printed.*

63. Statement of the Receipts and Expenditures of the Royal Society of Canada, for the year ended April 30, 1917. Presented by Hon. Mr. Maclean, March 20, 1918.. ..*Not printed.*

64. Interim Report of R. A. Pringle, K.C., Commissioner inquiring into the manufacture, sale, price and supply of news print in Canada. Presented by Hon. Mr. Maclean, March 20, 1918.. .. ..*Not printed.*

64*a*. Return to an Address to His Excellency the Governor General of the 8th April, 1918, for a copy of the Order in Council creating a paper commission, and also a copy of the subsequent Orders in Council in regard to the work of this Commission. Presented April 18, 1918.—*Mr. Devlin*.. .. ..*Not printed.*

64*b*. Return to an Order of the House of the 8th April, 1918, for a copy of all correspondence respecting Orders in Council creating a paper commission, and subsequent Orders in Council respecting the same, which have passed between newspaper publishers in Canada, more particularly those publishers in Toronto, and the Government. Presented April 25, 1918.—*Mr. Devlin*.. .. ..Not printed.

65. Report and Statement of Receipts and Expenditures of the Ottawa Improvement Commission to March 31, 1917. Presented by Hon. Mr. Maclean, March 20, 1918.
Not printed.

66. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ending 31st December, 1917, showing name, rank, salary, service allowance and cause of retirement of each person superannuated or retired, also whether vacancy has been filled by promotion, or by appointment, and the salary of any new appointee. Presented by Hon. Mr. Maclean, March 20, 1918.. .. ..*Not printed.*

67. Report of Women's War Conference, called by the War Committee of the Cabinet, at Ottawa, February 28th to March 2nd, 1918. Presented by Hon. Mr. Rowell, March 20, 1918,. .. ..*Not printed.*

68. Statement of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st April, 1917, to the 18th March, 1918, in accordance with the Appropriation Act of 1917. Presented by Hon. Mr. Maclean, March 20, 1918.. .. ..*Not printed.*

69. Letter of the Honourable Albert Sévigny to the Right Honourable the Prime Minister, resigning his position as Minister of Inland Revenue, and the letter of the Prime Minister in acknowledgment thereof. Presented by Sir Robert Borden, March 26, 1918.
Not printed.

70. Return to an Order of the House of the 21st March, 1918, for a Return showing:—1. Who were the officers of the Engineers Training Depot stationed at St. Johns, Quebec, barracks during the months of October and December, 1917. 2. Who were the officers of the Engineers Training Depot stationed at St. Johns, Quebec, barracks on the 17th December, 1917. 3. Where these officers enlisted. 4. Where these officers resided before their enlistment. 5. Where these officers were residing at the time of their enlistment. Presented March 27, 1918.—*Mr. Archambault*.. .. ..*Not printed.*

CONTENTS OF VOLUME 14 — *Continued.*

71. Return of Orders in Council which have been published in the *Canada Gazette* and in the British Columbia *Gazette*, between 1st January 1917, and the 8th March, 1918, in accordance with provisions of subsection (*d*) of section 38 of the regulations for the survey, administration, disposal and management of Dominion lands within the 40-mile Railway Belt in the Province of British Columbia, as follows:—

P.C. 3277, 5th January, 1917. License of occupation of a portion of the bed of the Fraser river to the Kettle Valley Railway Company.

P.C. 159, 19th January, 1917. Limiting the right of homestead entry in the Railway Belt to persons who were British subjects or subjects of a country allied to Great Britain, or subject of a neutral country and who have continued to be so.

P.C. 107, 12th February, 1917. Waiving completion of naturalization, before issue of patent for Dominion Lands in certain cases where entrant is on active service.

P.C. 572, 5th March, 1917. Regulations *re* natural resources necessitated on account of war conditions.

P.C. 736, 17th March, 1917. Providing for homesteaders being given credit for time spent at agricultural labour in Canada during the year 1918, towards the performance of residence duties.

P.C. 982, 10th April, 1917. Authorizing the sale of certain lands in British Columbia to Canadian Pacific Railway Company for pipe-line purposes.

P.C. 2076, 1st August, 1917. Authorizing certain changes in the Timber Regulations.

P.C. 2562, 15th September 1917. Vesting the title to certain lands in the Railway Belt in His Majesty for the purposes of the Province of British Columbia.

P.C. 3210, 15th November, 1917. Authorizing the cutting of timber on Dominion lands for ship-building purposes.

P.C. 3243, 27th November, 1917. Confirming certain Orders in Council *re* administration of Dominion Lands in the Railway Belt in British Columbia.

P.C. 3245, 27th November, 1917. Permitting a man on active service giving power of attorney with respect to his rights to Dominion lands in Railway Belt, British Columbia.

P.C. 185, 24th January, 1918. Repealing Order in Council P.C. 159, January 19, 1917, and substituting certain regulations therefor.

P.C. 23–425, 20th February, 1918. Authorizing the issue of a lease to J. H. Morrison, Kamloops, of certain lands in the Railway Belt, British Columbia, for mining purposes. Presented by Hon. Mr. Meighen, April 2, 1918.. .. ..*Not printed.*

72. Return of Orders in Council which have been published in the *Canada Gazette*, between the 1st January, 1917, and the 8th March, 1918, in accordance with the provisions of "The Forest Reserves and Park Act," Section 19, of Chapter 10, 1-2 George V, as follows:—

P.C. 340, 7th February, 1917, amending Order in Council 19th December, 1916, *re* administration of "Project Meadows" in Forest Reserves in Railway Belt, British Columbia.

P.C. 2595, 18th September, 1917, placing the control of certain lands in the Waterton Lakes Park under the Director of Forestry.

P.C. 2594, 18th September, 1917, rescinding Order in Council 8th June *re* Rocky Mountains Park. Presented by Hon. Mr. Meighen, April 2, 1918.. .. .. ..*Not printed.*

73. Return of Orders in Council which have been published in the *Canada Gazette*, between 1st January, 1917, and the 8th March, 1918, in accordance with the provisions of Section 77 of the "Dominion Lands Act," Chapter 20, 7-8 Edward VII, as follows:—

P.C. 13, 8th January, 1917. Rescinding Order in Council 4th March, 1910, *re* S.W. ¼ of 4-9-14, W. 2nd Meridian, and making same available for homestead purposes.

P.C. 60, 13th January, 1917. Transferring certain lands in Cowesses Indian Reserve No. 73, to the Province of Saskatchewan, for road purposes.

P.C. 102, 15th January, 1917. Withdrawing from general disposition certain petroleum and natural gas rights in the vicinity of the City of Edmonton.

P.C. 108, 17th January, 1917. Authorizing free grant of lot 5, township 70-23, W. 5th, to "La Corporation Episcopale Catholique Romaine d'Athabaska."

P.C. 110, 17th January, 1917. Authorizing the sale of certain lands to Moses Lessard for irrigation purposes.

P.C. 159, 19th January, 1917. Providing that a person applying for a homestead entry in the Railway Belt, British Columbia, must be a British subject and has since continued to be a British subject, or a subject of a British Allied or neutral country.

P.C. 165, 20th January, 1917. Setting aside certain Dominion lands for Indian Reserve purposes.

P.C. 166, 20th January, 1917. Setting aside certain Dominion lands for Indian Reserve purposes.

P.C. 167, 20th January, 1917. Setting aside certain Dominion lands for Indian Reserve purposes.

P.C. 210, 26th January, 1917. Dispensing with residence duties in connection with the entry of Frank Ruppert for the S.W. ¼ of 16-33-14, W. 4th.

P.C. 301, 2nd February, 1917. Dispensing with residence duties in connection with the entry of Wm. Thorburn for the S.W. ¼ of 13-28-22, W. 2nd.

CONTENTS OF VOLUME 14—*Continued.*

P.C. 316, 3rd February, 1917. Authorizing grant to L. F. Cardinal of the W. ½ of 22-108-13, W. 5th, by virtue of his occupation thereof at date of extinguishment of Indian Title.

P.C. 327, 6th February, 1917. Authorizing issue of free patent to Jos. Hewitt for the S.E. ¼ of 20-44-3, W. 2nd, in lieu of land occupied by him being included in a Forest Reserve.

P.C. 481, 20th February, 1917. Authorizing the issue of license of occupation to the Canadian Northern Western Railway of certain lands for a bridge site.

P.C. 493, 20th February, 1917. Dispensing with residence duties by Samuel McCall on the E. ½ of 21-31-1, W. 3rd.

P.C. 560, 28th February, 1917. Authorizing time spent at farm labour in Canada during 1917, to count as residence duties on entries for Dominion lands.

P.C. 555, 28th February, 1917. Making provisions of Orders in Council of 8th May, 1915 (P.C. 1042), 20th September, 1915 (P.C. 2150), 9th December, 1915 (P.C. 2888), and the 12th January, 1916 (P.C. 33), applicable to pre-emptions and purchased homesteads.

P.C. 561, 5th March, 1917. Authorizing change in regulations permitting granting of one day's priority of right to make entry for available Dominion lands.

P.C. 526, 5th March, 1917. Authorizing extension of terms of Order in Council 11th March, 1915, for period of four months up to 11th July, 1917.

P.C. 572, 5th March, 1917. Limiting disposal of any natural resources except to a British subject, subject of Allied country, or neutral country.

P.C. 610, 7th March, 1917. Rescinding Order in Council 30th January, 1914, in so far as it affects descriptions of lands granted to Indians, and certain lands described be granted instead thereof.

P.C. 686, 16th March, 1917. Granting right to Mr. Notman to purchase certain lands in Province of Manitoba.

P.C. 687, 16th March, 1917. Granting certain lands to Department of Militia and Defence.

P.C. 688, 16th March, 1917. Granting certain lands for church purposes to Synod of Diocese of Calagary.

P.C. 762, 20th March, 1917. Authorizing sale of certain lands to Council of the town of Maple Creek.

P.C. 848 29th March, 1917. Authorizing sale of lands to Western Canada Power Company for power development purposes.

P.C. 858, 29th March, 1917. Authorizing grant of land for cemetery purposes to Rural Municipality of Bright Sand, No. 529.

P.C. 918, 3rd April, 1917. Amending Order in Council of 14th December, 1916, with respect to application thereof to Canadian Expeditionary Forces.

P.C. 919, 3rd April, 1917. Granting certain lands for cemetery purposes to the village of Vanguard, Saskatchewan.

P.C. 926, 3rd April, 1917. Authorizing sale of N.W. ¼ 36-45-25, W. 3rd, to Allan V. Macie.

P.C. 927, 3rd April, 1917. Authorizing sale of certain lands to N. J. Bailey under certain conditions.

P.C. 1068, 18th April, 1917. Authorizing issue of lease of certain lands to Northern Fish Company, Limited, Selkirk, Manitoba.

P.C. 1066, 18th April, 1917. Authorizing issue of license of occupation of certain lands to the city of Winnipeg for water-power purposes.

P.C. 1067, 18th April, 1917. Dispensing with residence duties and authorizing issue of patent to James Wilson, in connection with the N.E. ¼ of 35-19-11, W.P.M.

P.C. 1069, 18th April, 1917. Authorizing grant of certain lands for cemetery purposes to the village of Major, Saskatchewan.

P.C. 1071, 18th April, 1917. Authorizing grant of certain lands to rural municipality of Lakeview, No. 454 Alberta, for cemetery purposes.

P.C. 1072, 18th April, 1917. Authorizing issue of patent of certain lands to Mr. D. Ennill.

P.C. 1189, 30th April, 1917. Granting certain lands for the erection of a creamery plant to the Canora Creamery Association, Limited.

P.C. 1222, 3rd May, 1917. Setting apart certain lands for the Indian of the Peguis.

P.C. 1207, 4th May, 1917. Authorizing issue of patent to Allen E. McDonald.

P.C. 1249, 8th May, 1917. *Re* granting patent to any person not a British subject by birth or naturalization who is on active service overseas.

P.C. 1268, 8th May, 1917. Rescinding Order in Council P.C. 572, 5th March, 1917, and enacting new regulations therefor.

P.C. 1315, 11th May, 1917. Granting certain lands for church and cemetery purposes to the Church of God of Edmonton, Alberta.

P.C. 1378, 21st May, 1917. Setting apart certain lands for park purposes and granting the same to the rural municipality of Mariposa, No. 350, Saskatchewan.

P.C. 1377, 21st May, 1917. Relieving Mr. H. Wills of further residence duties on the north half of 22-25-10 W. 4th.

P.C. 1348, 21st May, 1917. Authorizing grant of certain lands to Winnipeg Electric Railway Company.

P.C. 1429, 25th May, 1917. Authorizing certain regulations for the disposal of quartz mining claims on Dominion lands.

CONTENTS OF VOLUME 14—*Continued.*

P.C. 1455, 29th May, 1917. Authorizing grant of certain lands to the town of The Pas for industrial purposes.

P.C. 1471, 1st June, 1917. Setting apart certain lands in the Province of Manitoba for Indians.

P.C. 1532, 4th June, 1917. Authorizing grant of certain lands for church purposes to the Board of Management of the Church and Manse Building Fund of the Presbyterian Church in Canada for Manitoba and the Northwest.

P.C. 1533, 4th June, 1917. Vesting certain lands in His Majesty in the right of the Province of Alberta.

P.C. 1536, 5th June, 1917. Authorizing Rev. W. B. Cumming, Saskatoon, to make entry by proxy on behalf of James Grossart.

P.C. 1580, 11th June, 1917. Withdrawing certain lands which had been reserved for the Hudson's Bay Railway.

P.C. 1613, 13th June, 1917. Authorizing grant of certain lands to the town of Gimli, for cemetery purposes.

P.C. 1691, 21st June, 1917. Authorizing sale of certain lands to John Hedberg, Jasper, Alberta.

P.C. 1675, 21st June, 1917. Authorizing license of occupation to Canadian Northern Railway Company of certain lands on the Red Deer River for bridge construction purposes.

P.C. 1761, 26th June, 1917. Authorizing sale of certain lands to the Canadian Pacific Railway Company.

P.C. 1716, 26th June, 1917. Restoring the homestead entry of L. H. Roberts who died while on active service overseas.

P.C. 1717, 26th June, 1917. Authorizing sale of certain lands to William Rincheshen.

P.C. 1718, 26th June, 1917 Authorizing grant of certain lands for cemetery purposes to the rural municipality of Bright Sand, No. 529, Saskatchewan.

P.C. 1817, 30th June, 1917. Authorizing exchange of certain lands to Indians in lieu of lands surrendered.

P.C. 1820, 30th June, 1917. Authorizing grant of lands for church and cemetery purposes to the Bethel Evangelical Scandinavian Lutherian Congregation.

P.C. 1821, 30th June, 1917. Authorizing grant of land for cemetery purposes to the Ruthenian Greek Catholic Parish of St. Michael's in Communion with Rome, St. Martin, Manitoba.

P.C. 1866, 6th July, 1917. Dispensing with residence duties in connection with the entry of W. L. Taylor for the N.W. ¼ 13-25-1, W.P.M.

P.C. 1877, 9th July, 1917. Authorizing person on active service overseas to appoint attorney to make application for patent.

P.C. 1937, 12th July, 1917. Authorizing grant of certain lands for cemetery purposes to St. George Cemetery Company, Egremont, Alberta.

P.C. 2039, 26th July, 1917. Authorizing grant of certain lands for park purposes to the town of Drumheller, Alberta.

P.C. 2036, 27th July, 1917. Authorizing grant of land for cemetery purposes to rural municipality of Bear Lake, No. 740.

P.C. 2037, 27th July, 1917. Authorizing grant of land for church purposes to Synod of the Diocese of Qu'Appelle.

P.C. 2038, 27th July, 1917. Authorizing sale of certain lands to Diocese of Ruperts Land.

P.C. 2066, 27th July, 1917. Authorizing the cancellation of the survey of certain lands along the old Dawson Road.

P.C. 2075, 30th July, 1917. Amending Order in Council dated 29th May, 1917, with reference to the name of the Board of Trade of the town of The Pas, Manitoba.

P.C. 2076, 1st August, 1917. Authorizing regulations re timber.

P.C. 2090, 1st August, 1917. Amending forest reserve regulations.

P.C. 2108, 6th August, 1917. Authorizing certain changes in Dominion lands regulations for the protection of water-power resources.

P.C. 2109, 6th August, 1917. Authorizing license of occupation to Canadian Northern Pacific Railway Company of certain lands in the bed of the South Thompson River.

P.C. 2171, 8th August, 1917. Authorizing the disposition of certain lands for townsite purposes.

P.C. 2239, 15th August, 1917. Confirming the late C. R. Coutts in his entry for the S.E. 6-83-17 W. 6.

P.C. 2241, 18th August, 1917. Authorizing sale by auction of certain school lands.

P.C. 2258, 18th August, 1917. Authorizing the lease of certain lands to the Salts and Potash Company of Canada.

P.C. 2259, 18th August, 1917. Granting certain lands for cemetery purposes to La Corporation Episcopale Catholique Romaine de Regina.

P.C. 2226, 18th August, 1917. Transferring certain lands from Indian Affairs to Interior Department to be used for church purposes.

P.C. 2287, 18th August, 1917. Confirming the late Joe White, who died on active service overseas, in his entry for the N.E. 11-89-9 W. 4.

P.C. 2419, 1st September, 1917. Dispensing with residence duties in connection with the entry of J. L. Crawford for the N.E. 21-2-15 W. 3rd.

CONTENTS OF VOLUME 14—*Continued.*

P.C. 2436, 1st September, 1917. Transferring certain lands to the Province of Manitoba for drainage purposes.
P.C. 2420, 1st September, 1917. Granting certain lands to Col. Malloy.
P.C. 2460, 11th September, 1917. Granting certain lands for church purposes.
P.C. 2488, 11th September, 1917. Granting certain lands for summer home and shooting purposes.
P.C. 2489, 11th September, 1917. Granting certain lands for church purposes.
P.C. 2490, 11th September, 1917. Granting certain lands for cemetery purposes.
P.C. 2535, 11th September, 1917. Granting a lease of certain lands for cement purposes.
P.C. 2509, 11th September, 1917. Relieving entrant on active service from necessity of erecting a house on his homestead.
P.C. 2561, 15th September, 1917. Dispensing with residence duties in case of entry for the S.E. 33-10-15 W. 4.
P.C. 2593, 17th September, 1917. Granting certain lands to R. B. Clarke in lieu of other lands surrendered to the Crown by him.
P.C. 2641, 28th September, 1917. Granting certain lands to the Grand Trunk Pacific Development Company, Limited.
P.C. 2721, 3rd October, 1917. *Re* purchase of certain reclaimed lands in Kleskun Lake.
P.C. 2728, 3rd October, 1917. Granting certain lands for church purposes.
P.C. 2857, 12th October, 1917. *Re* certain lands granted for creamery plant purposes.
P.C. 2856, 12th October, 1917. Granting certain lands for cemetery purposes.
P.C. 3027, 3rd November, 1917. *Re* status of applicants for homestead entries as to nationality.
P.C. 3163, 9th November, 1917. Granting certain lands for church and cemetery purposes.
P.C. 3179, 13th November, 1917. Granting certain lands to A. Thoma, Calais, Alta.
P.C. 3201, 14th November, 1917. Setting apart certain lands for the Sioux Band of Indians.
P.C. 3242, 19th November, 1917. Granting certain lands for church purposes.
P.C. 3210, 15th November, 1917. Granting permission to cut certain timber for ship building purposes.
P.C. 3244, 29th November, 1917. Authorizing the granting of grazing permits in the Big Stick Forest Reserve.
P.C. 3499, 4th January, 1918. Transferring certain lands to the Indian Affairs Department.
P.C. 3512, 4th January, 1918. Granting certain lands for use for Customs purposes.
P.C. No. 41-72, 10th January, 1918. Granting certain lands for right of way purposes.
P.C. 65, 12th January, 1918. Granting certain lands to Alex. Cardinal, Jr., Fort Vermilion.
P.C. 67, 12th January 1918. Granting certain lands to Chas. Enn, Calais, Alberta.
P.C. 66, 12th January, 1918. Granting certain lands to Chas. Standing Ribbon, Calais, Alberta.
P.C. 157, 22nd January, 1918. Change in description of certain lands granted personal representatives of the late T. W. Chalmers.
P.C. 34-238, 30th January, 1918. Granting certain lands for cemetery purposes.
P.C. 317, 8th February, 1918. Granting certain lands to the province of Saskatchewan for roadway purposes.
P.C. 332, 11th February, 1918. Authorizing sale of certain lands reclaimed by drainage.
P.C. 67-352, 11th February, 1918. Granting certain lands to A. McKillop.
P.C. 69-352, 11th February, 1918. Exchanging certain lands with Hudson Bay Company in order to grant homestead entry for land relinquished by the company.
P.C. 357, 13th February, 1918. Granting certain lands to the City of Regina for park purposes.
P.C. 400, 18th February, 1918. Setting apart certain lands as school lands.
P.C. 401, 20th February, 1918. Enacting regulations affecting men on active service.
P.C. 23-425, 20th February, 1918. Leasing certain lands for mining purposes.
P.C. 430, 21st February, 1918. Granting certain lands to the Grand Trunk Pacific Branch lines for terminal purposes.
P.C. 459, 7th March, 1918. Enacting regulations *re* homesteaders employed as farm labourers.
P.C. 538, 7th March, 1918. Enacting certain regulations affecting men on active service who hold homestead entries.
P.C. 37-563, 8th March, 1918. Enacting regulations governing the leasing of unpatented lands held under homestead entry. Presented by Hon. Mr. Meighen, April 2, 1918.. .. .. .

CONTENTS OF VOLUME 14—*Continued.*

75. Return showing all lands sold by the Canadian Pacific Railway Company during the year ending 30th September, 1917, together with the names of the purchasers, in accordance with the Statutes of Canada, 1886, chapter 9, section 8. Presented by Hon. Mr Meighen, April 2, 1918.. .. .. .

CONTENTS OF VOLUME 14—*Continued.*

performing. 4. What salary each one of them is receiving. 5. Who among them have performed service overseas, and how long they have been actually at the front. 6. How long they were in the trenches. 7. To which battalion they belonged when overseas. Presented April 11, 1918.—*Mr. Power*.. .. ..*Not printed.*

88. Return to an Order of the House of the 4th April, 1918, for a return showing:—1. What properties, if any, have been purchased by the Militia Department or the Military Hospital Commission in Quebec City, since the first of January, 1917. 2. From whom these purchases were made, and on whose recommendation. 3. The purchase price. Presented April 11, 1918.—*Mr. Power*.. .. ..*Not printed.*

89. Return to an Order of the House of the 4th April, 1918, for a return showing:—1. How many persons of all ranks are employed by the Military Hospitals Commission in British Columbia, and their names, rank and salaries. 2. Why they were appointed, and where they are stationed. 3. How many of these men have seen service at the front. 4. Who the senior official is of the Military Hospitals Commission in British Columbia. 5. What the total monthly cost of carrying on the work of the Commission in British Columbia is, and how many men are being looked after at present. 6. How many buildings are operated by the Military Hospitals Commission in British Columbia, and where they are situated. 7. How many officials from headquarters in Ottawa found it necessary to visit the Pacific Coast during the past year, and for what purpose. 8. If the Military Hospitals Commission has a regularly appointed publicity agent. If so, what his name is, and what his duties are. 9. If he has seen overseas service, and what his salary is. 10. The total cost of the publicity department during 1917. Presented April 11, 1918.—*Mr. Stevens*.. .. ..*Not printed.*

90. Return to an Order of the House of the 20th March, 1918, for a return showing the names of the staff of the Hospital Commission, the number of persons employed, their names, duties, salaries, former occupation and amounts paid to each for travelling expenses. Presented April 11, 1918.—*Mr. Devlin*.. .. ..*Not printed.*

91. Return to an Order of the House of the 3rd April, 1918, for a return showing:—1. How many Victoria Crosses have been awarded to members of the Canadian Expeditionary Force to date. 2. The name, address, battalion, and rank of each recipient. 3. The official respective record in respect of which each decoration was given in each case. Presented April 11, 1918.—*Mr. Middlebro*.. .. .. ..*Printed for sessional papers only.*

92. Return to an Order of the House of the 8th April, 1918, for a copy of a certain memorandum sent to the Minister of Public Works by the senior member for Ottawa relating to the abolition of patronage, and of all papers, letters and other documents which passed between him and the Minister of Public Works in relation thereto since the 17th of December, 1917. Presented April 2, 1918.—*Mr. McMaster*.. .. ..*Not printed.*

93. Summary Report of the Clerk of the Crown in Chancery of the General Election Returns, 1917. Presented by the Speaker, April 15, 1918.. .. ..*Not printed.*

94. Return to Order of the House of the 11th April, 1918, for a return showing:—1. What steps, if any, have been taken by the Government to investigate war trade conditions in the United States. 2. Apart from members of the Cabinet if any parties have been sent by the Canadian Government on missions respecting war trade conditions in the United States. If so, what the names are of those who have been sent. 3. If any such parties have been sent, what the total expense is to the Government of such missions. Presented April 15, 1918.—*Mr. Devlin*.. .. ..*Not printed.*

95. Return to an Address to His Excellency the Governor General, of the 20th March, 1918, for a copy of all Orders in Council, reports and correspondence with respect to the admission free of duty of farm tractors and other agricultural implements. Presented April 15, 1918.—*Sir W. Laurier*.. .. ..*Not printed.*

96. Copies of Orders in Council issued in connection with the Military Voters' Act, 1917, and the War-time Elections Act, as follows.—

P.C. 3010, 7th November, 1917.—Instructions for the guidance of electors under the Military Voters' Act, 1917.

P.C. 3158, 9th November, 1917.—Scrutineers; appointment of six and providing payment for services and expenses, etc.

P.C. 3159, 9th November, 1917.—Presiding officers; appointment of certain and providing payment for services as, etc.

P.C. 3276, 24th November, 1917.—Special returning officers and clerks; appointment of and providing payment for services as, etc. . , ,

P.C. 3277, 27th November, 1917.—Regulation providing polls for returned military electors who are Indians.

P.C. 3322, 29th November, 1917.—Provision for taking votes of military electors belonging to units or drafts under orders to leave Canada before polling day.

P.C. 3404, 17th December, 1917.—Presiding officers; Engineer Captain W. M. Frowd, appointed in place of Captain F. C. C. Pascoe, at Halifax, N.S.

P.C. 6405, 17th December, 1917.—*Re* taking votes of units under orders to leave Canada, O.C. 29th November, 1917, amended.

P.C. 7, 8th January, 1918.—Special returning officers and clerks; appointment of further number of.

CONTENTS OF VOLUME 14—*Continued.*

P.C. 8, 4th January, 1918.—Scrutineers, travelling and living expenses of defined.
P.C. 9, 4th January, 1918.—Special returning officers and clerks; remuneration of.
P.C. 10, 4th January, 1918.—Scrutineers; appointment Major Thomas Gibson, of London, Eng., in place of Brigadier-General J. F. L. Embury.
P.C. 11, 4th January, 1918.—Further regulations for carrying the Military Voters' Act, 1917, into effect.
P.C. 12, 8th January, 1918.—Payment for services of Boards of Appeal in Ontario and revising officers in Nova Scotia *re* revision of voters' lists.
P.C. 13, 4th January, 1918.—Election in Halifax; Ward 6 constituted one single polling division.
P.C. 63, 8th January, 1918.—Special returning officers and clerks; remuneration of. O.C. 4th January, 1918 (P.C. No. 9) amended.
P.C. 84, 12th January, 1918.—Special returning officers; appointment Capt. Harold Baker, C.E.F., London, Eng., in place of Lt.-Col. Nelson Spencer.
P.C. 85, 12th January, 1918.—Clerk of special returning officer; appointment Archibald Dickson, of Harrow, Eng. in place of Capt. Rippon, R.A.M.C.
P.C. 98, 15th January, 1918.—Clerk of special returning officers; appointment E. L. Ginna in place of Ainslie W. Greene.
P.C. 162, 19th January, 1918.—Resignation of R. A. Pringle as special returning officer and appointment of John W. P. Ritchie in his stead, and appointment of special returning officers and clerks.
P.C. 323, 8th February, 1918.—Length of sessions to constitute a day's work.
P.C. 396, 18th February, 1918.—Lieut. N. G. Charlton, presently in France, appointed to replace Major Powell as special returning officer.
P.C. 397, 18th February, 1918.—Edgar E. R. Chevrier appointed to replace J. A Pinard as special returning officer.
P.C. 602, 12th March, 1918.—Proclamation of returns from overseas issued on receipt of telegraphic information. Presented by Hon. Mr. Doherty, April 15, 1918. *Not printed*

97. Return to an Order of the House of the 3rd April, 1918, for a copy of all judgments rendered up to date under the operation of the Military Service Act, 1917, by the Central Appeal Judge. Presented April 15, 1918.—*Mr. Trahan* .. ..*Not printed.*

98. Return to an Order of the House of the 20th March, 1918, for a return showing the names of all persons employed in Ottawa in the Military Service Council, their salaries and former occupations. Presented April 15, 1918.—*Mr. Devlin*.. .. ..*Not printed.*

99. Report of the Royal Commission appointed to inquire into and report upon the Pilotage System and its administration at the port of Halifax, N.S. Presented by Hon. Mr. Ballantyne, April 15, 1918.. .. ..*Not printed.*

100. Return to an Order of the Senate, dated 21st March, 1918, showing:—The details of certain totals, being the estimated cost of streets, sewers, etc., given on figures 29-30, placed between pages 96-97 of Rural Planning and Development, written by Thomas Adams, being a report published by the Commission of Conservation dated 1917. The said totals being $35,584, $26,736, $20,748 and $23,533.—*The Senate*.. .. .. ..*Not printed.*

101. Return to an Order of the Senate, dated 22nd March, 1918, showing:—1. The different aviation camps established by the Canadian Government and their location, with the date of their establishment. 2. The number of aviators who have gone through those camps since their establishment, and of those who have obtained their certificates. 3. The number of aviators now qualifying in each of these camps. 4. The number of accidents which happened in each of these camps, distinguishing: (*a*) mortal accidents; (*b*) serious accidents; (*c*) slight accidents, with their respective dates. 5. The number of machines out of commission, as a total loss or seriously damaged.—*The Senate.* *Not printed.*

102. Return to an Order of the House of the 10th April, 1918, for a copy of all correspondence concerning the resignation of W. F. O'Connor, K.C., as Cost of Living Commissioner. Presented April 16, 1918.—*Mr. Lemieux*.. .. ..*Not printed.*

103. Copy of Order in Council, P.C. 758, dated 26th March, 1918, relating to the making of a contract with the Dominion Steel Corporation, Limited, for the manufacture of steel plates required in the construction of ships and boilers. Presented by Hon. Mr. Ballantyne, April 18, 1918.. .. ..*Not printed.*

104. Copy of Order in Council, P.C. 915, dated 16th April, 1918, prohibiting the press from publishing any adverse statement, report or opinion concerning the action of the allied nations in the prosecution of the war; and also prohibiting any person from publicly expressing any adverse statement, report or opinion concerning the same. Presented by Hon. Mr. Doherty, April 18, 1918.

105. Report of the Military Service Council on the administration of the Military Service Act, 1917 Presented by Hon. Mr. Doherty, April 18, 1918.

CONTENTS OF VOLUME 14—*Continued.*

106. Return to an Order of the House of the 15th April, 1918, for a return showing:—1. The sums of money expended on repairs of a wharf at Ile Perrot Sud, since 1911. 2. The names of those who have been employed on said works, and the amount of money which has been paid to each of them. 3. The names of the parties who have supplied the materials, and the amount of money which has been paid to each of them. Presented April 18, 1918.—*Mr. Boyer*.. .. ..*Not printed.*

107. Return to an Order of the House of the 15th April, 1918, for a return showing:—1. The sums of money expended on repairs at Hudson's Wharf, since 1911. 2. The names of those who have been employed on said works, and the amount of money which has been paid to each of them. 3. The names of the parties who have supplied the materials, and the amount of money which has been paid to each of them. Presented April 18, 1918.—*Mr. Boyer*.. .. ..*Not printed.*

108. Return to an Order of the House of the 15th April, 1918, for a return showing:—1. The sums of money expended on repairs of wharf at Ile Perrot Nord, since 1911. 2. The names of those who have been employed on said works, and the amount of money which has been paid to each of them. 3. The names of the parties who have supplied the materials, and the amount of money which has been paid to each of them. Presented April 18, 1918.—*Mr. Boyer*.. .. ..*Not printed.*

109. Return to an Order of the House of the 15th April, 1918, for a return showing:—1. The sums of money expended on repairs at St. Zotique Wharf, since 1911. 2. The names of those who have been employed on said works, and the amount of money which has been paid to each of them. 3. The names of the parties who have supplied the materials, and the amount of money which has been paid to each of them. Presented April 18, 1918.—*Mr. Boyer*.. .. ..*Not printed.*

110. Return to an Order of the House of the 10th April, 1918, for a copy of all correspondence and other papers concerning the merger of the Bank of British North America with the Bank of Montreal. Presented April 18, 1918.—*Mr. Devlin*.. .. ..*Not printed.*

111. Return to an Order of the House of the 11th April, 1918, for a return showing:—1. Referring to *Canada Gazette* statement of March 30th giving particulars as to circulation and specie, against what approved securities were Dominion notes issued to the value of $92,820,000. 2. To what banks these notes were issued, and what the respective security was in each case. Presented April 18, 1918.—*Mr. Trahan.*
Not printed.

112. Return to an Order of the Senate, dated April 16th, 1918, to the Clerk of the Senate for the following information:—1. The number of pages of the Senate Debates of last session, giving the number of unrevised and the number of revised. 2. Is the French translation made from the unrevised edition or from the revised? 3. Is the French translation of the Debates of last session completed? If so, when was the last copy delivered to the Printing Bureau? If not yet completed, how many pages remained untranslated on the 18th of March last? 4. How many translators are employed on the regular staff for this work? 5. What is the name and the salary of each? 6. Have they or any of them been employed at any other work for the Senate during or since last session? If so, what work? 7. Has any other person or persons been employed to assist the regular staff in the work of translating the Debates of last session? If so, state the name of each such person, the length of time he has been so employed, and the amount of his remuneration therefor. 8. Is each translator expected to translate a definite minimum number of pages of the Debates each working day? If so, how many printed pages are supposed to constitute a fair day's work for each man? 9. Did the regular staff of translators translate into English the speeches delivered in French during the last session? If so, how many pages? If not, who did this work, and what extra remuneration, if any, was paid for it?—*The Senate*.. .. ..*Not printed.*

113. Statement issued by the War Cabinet at the request of the Board of Admiralty, showing for the United Kingdom and for the World, for the period August, 1914, to December, 1917:—1. Mercantile losses by enemy action and marine risk. 2. Mercantile Shipbuilding Output. 3. Enemy vessels captured and brought into service; together with diagrams, showing mercantile losses and shipbuilding output for the United Kingdom and for the world, for the same period. Presented by Sir Robert Borden, April 18, 1918.

114. Return to an Order of the House of the 21st March, 1918, for a copy of all telegrams, letters, petitions and all other correspondence and documents, concerning the service of the steamer *Amelia* between Pictou and Magdalen Islands. Presented April 19, 1918. —*Mr. Lemieux*.. .. ..*Not printed.*

115. Return to an Order of the Senate to the Clerk dated April 18, 1918, for a statement showing:—1. The names of all persons employed in connection with the work of preparing the Minutes of Proceedings, the Order Paper and the Journals of this House (*a*) in English and (*b*) in French, and the salary or other remuneration paid to each. 2. The number of each of these documents printed (*a*) in English and (*b*) in French, and the cost of printing and binding the same for the fiscal year ending the 31st of March, 1918.—*The Senate*.. .. ..*Not printed.*

CONTENTS OF VOLUME 14—*Continued.*

116. Statement showing how many members of the outside service have been transferred to the inside service since October 1, 1917, and how many persons have been appointed under section 21 of the present Civil Service Act since that time. Presented by Hon. Mr. Maclean, April 22, 1918.. .. ..*Not printed.*

117. Return to an Address to His Excellency the Governor General of the 8th April, 1918, for a copy of Orders in Council in reference to the appointment of Colonel Langton as Paymaster General in the Militia Department. Presented April 22, 1918.—*Mr. Copp.* *Not printed.*

118. Return to an Order of the House of the 18th April, 1918, for a return showing:—1. What blue books have been printed during the years 1916 and 1917. 2. Which of said books have been printed in both languages. 3. Which of said books have been printed in the English language only. 4. Which of said books have been printed in the French language only. Presented April 22, 1918.—*Mr. Demers*.. .. ..*Not printed.*

119. Copy of Order in Council P.C. 807, dated the 3rd of April, 1918, with respect to the reservation of Dominion Lands for disposition under the Soldiers' Settlement Act (Chapter 21, 7-8 George V). Presented by Hon. Mr. Meighen, April 23, 1918. *Not printed.*

120. Statement of amounts paid to newspapers, etc., on account of Victory Loan Advertising. Presented by Sir Robert Borden, April 24, 1918.. .. ..*Not printed.*

121. Copy of the Report submitted by the Officer in charge of the Canadian War Records Office, London England, to the Right Honourable Sir Robert L. Borden, G.C.M.G., M.P., Prime Minister of Canada, on the work of the Canadian War Records Office since the date of its foundation to the 11th January, 1917. Presented by Sir Robert Borden, April 24, 1918.. .. ..*Not printed.*

121*a*. Copy of the Second Annual Report of the Canadian War Records Office for the year 1917. Report submitted by the officer in charge to the Hon. Sir Edward Kemp, K.C.M.G., M.P., Overseas Minister of Militia and Defence. Presented by Sir Robert Borden, May 17, 1918.. .. ..*Not printed.*

122. Return to an Order of the House of the 8th April, 1918, for a return showing:—1. How many persons belonging to class one were liable to be called under the Military Service Act, 1917, in each of the provinces and the Yukon Territory, respectively. 2. How many in each province have reported themselves for service. 3. How many in each province have asked to be exempted from military service. 4. How many in each province have been exempted by local tribunals. 5. How many decisions rendered in each province by local tribunals have been appealed from by: (*a*) recruits; (*b*) representatives or military authorities. 6. In how many appeal cases have decisions been rendered in each province, how many appeals have been allowed, and how many rejected in each province. 7. How many cases are still pending before the Central Appeal Judge. 8. Whether it is the intention of the military authorities or public representatives to appeal in some other cases, either before the appeal tribunal or before the Central Appeal Judge. 9. If so, how many in each province. Presented April 24, 1918.—*Mr. Trahan*... .. ..*Not printed.*

123. Return to an Order of the House of the 8th April, 1918, for a copy of all correspondence, certificates, recommendations and other documents in reference to the granting of a total disability pension to Colonel R. H. Labatt.—Presented April 24, 1918.—*Mr. Copp.* *Not printed.*

124. Return to an Order of the House of the 24th April, 1918, for a return showing:—1. Upon whose recommendation the returning officer for the county of Joliette, in the last Federal election, was appointed. 2. Whether enumerators were appointed in accordance with paragraph one, section forty-two, of the Dominion Elections Act, as amended by the War-time Elections Act of 1917. 3. If so, the names of the enumerators so appointed, when the list of such enumerators was sent, and to what person or persons said list was sent. Presented April 25, 1918.—*Mr. Denis*.. .. ..*Not printed.*

125. Copy of Order in Council, P.C. 812, dated 5th April, 1918.—Regulations governing the Soldier Settlement Loan under the authority of the Soldier Settlement Act (Chapter 21, 7-8 George V). Presented by Hon. Mr. Meighen, April 26, 1918.. .. .. ..*Not printed.*

126. Return to an Address to His Excellency the Governor General of the 25th March, 1918, for a copy of all letters and telegrams exchanged between the Dominion Government and the various provincial executives concerning the Order in Council of 22nd December, 1917, respecting the sale of securities by provincial, colonial or foreign governments, municipalities and other bodies. Presented April 29, 1918.—*Mr. Lemieux* *Not printed.*

CONTENTS OF VOLUME 14—*Continued.*

127. Return to an Order of the House of the 25th March, 1918, for a return showing:—1. If any money has been paid to the Dundalk *Herald*, the Flesherton *Advance*, the Markdale *Standard*, the Durham *Chronicle*, the Grey *Review*, or the Hanover *Post* for advertising or for any other reason since 1st October, 1917. If so, how many was paid in the case of each of the papers mentioned. Presented April 29, 1918.—*Mr. Cahill.* *Not printed.*

128. Return to an Order of the House of the 15th April, 1918, for a return showing:—1. The officers employed at Quebec on the staff of the Military District No. 5. 2. How long they have been connected with this branch. 3. What service each of them is performing. 4. What salary and allowance each of them is receiving. 5. Names of those amongst them who have performed service overseas. 6. How long they have been actually at the front. 7. How long they were in the trenches. 8. To which battalion they belonged while overseas. Presented April 29, 1918.—*Mr. Power*.. ..*Not printed.*

129. Report of the Commissioners appointed to investigate the businesses of William Davies Co., Ltd., and Matthews-Blackwell, Ltd., dated 1st November, 1917. Presented by Hon. Mr. Crothers, May 1, 1918.

130. Return to an Order of the House of the 24th April, 1918, for a return showing the details of certain totals being the estimated cost of street sewers, etc., given on figures 29 and 30 placed between pages 96-97 of Rural Planning and Development written by Thomas Adams, being a report published by the Commission of Conservation dated 1917. The said totals being $35,584, $26,736, $20,748 and $23,533. Presented May 1, 1918.—*Mr. Lemieux*.. .. .. .

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137. Order in Council, P.C. 26/942, dated the 19th April, 1918, with regard to remissions made under section 88 of The Indian Act, chapter 81, R.S.C. 1906, of the interest on arrears of purchase price of Park Lot No. 19, in the village of Southampton, in the County of Bruce, Ontario, amounting to $18.—(*The Senate*).. .. ..*Not printed.*

138. Order in Council, P.P. 871, dated 23rd April, 1917, being regulations for the protection of migratory game birds, migratory insectivorous and migratory non-game birds, which inhabit Canada during the whole or any part of the year, under the authority of The Migratory Bird Act, 7-8 George V, 1917.—(*The Senate*).. .. .. ..*Not printed.*

139. Return to an Order of the House of the 6th May, 1918, for a return showing:—What the gross earnings of the National Transcontinental railway were for the year ending 31st March, 1918; how much was earned between Moncton and Quebec, between Quebec and Cochrane Junction, between Cochrane Junction and Winnipeg, and between Lake Superior Junction and Fort William, and the amount paid by that railway to the Canadian Pacific for terminal charges at Quebec. Presented May 13, 1918.—*Mr. Lavigueur*.. .. ..*Not printed.*

140. Return to an Order of the House of the 24th April, 1918, for a copy of all correspondence, letters, telegram and other papers exchanged between the Food Controller and the Winnipeg Civic Authorities concerning cold storage conditions at Winnipeg. Presented May 13, 1918.—*Mr. Lemieux*.. .. ..*Not printed.*

141. Interim Report No. 2, Georgian Bay Canal Commission,—Wheat Prices, and a Comparative Study of United States and Canadian Markets, by W. Sanford Evans. Presented by Hon. Mr. Carvell, May 13, 1918..*Printed for distribution and Sessional Papers.*

142. Interim Report No. 3, Georgian Bay Canal Commission—Transatlantic Passenger and Freight Traffic and Steamship Subsidies, by W. Sanford Evans. Presented by Hon. Mr. Carvel, May 13, 1918.. .. ..*Printed for distribution and Sessional Papers.*

143. Return to an Order of the House, of the 24th April, 1918, for a copy of all correspondence and petitions passed between the Prime Minister and Civil Service Federation, concerning certain appointments made in the Post Office and Customs Departments since the 17th of December, 1917. Presented May 13, 1918.—*Mr. Lemieux*..*Not printed.*

144. Return showing:—1. Whether the Government is aware that in the past sixteen months in the Cities of Winnipeg, Hamilton, Toronto, Ottawa and Montreal, the following quantities of foodstuffs, are reported to have been ordered to be destroyed as unfit for human consumption:—(*a*) Meats: Winnipeg, 7,262 lbs.; Hamilton, 4,874 lbs.; Toronto, quantities not given in lbs., only sides, quarters, legs, etc.; Ottawa, 7,787 lbs.; Montreal, 105,898 lbs. (*b*) Poultry: Winnipeg, 11,364 lbs.; Hamilton, 8 fowl; Montreal, 2,344 lbs. (*c*) Fish: Winnipeg, 9,066 lbs.; Toronto, 74,587 lbs., weight not given, only number of packages for remainder; Montreal, 137,903 lbs. (*d*) Vegetables: Winnipeg, 265,565 lbs.; Toronto, 5,855 lbs. cabbage, the rest weight not given, only crates, baskets, etc., also recently 48,010 lbs., or 24 tons of food unfit for human consumption; Montreal, 13,940 lbs. (*e*) Eggs: Winnipeg, 3,013 lbs.; Hamilton, 40 doz.; Toronto, 1,050 doz., 6 tubs, 1 pail, and 8 gallons yolk. (*f*) Butter: Winnipeg, 3,374 lbs.; Hamilton, 22 lbs. (*g*) Fruit (fresh and dried): Winnipeg, fresh, 46,375 lbs., dried, 37,207 lbs.; Hamilton, fresh, 12 baskets; Montreal, fresh, 3,362 lbs. 2. If so, what action the Government proposes taking to prevent a continuance of such waste. Presented May 13, 1918.—*Mr. Foster* (York).

145. Return showing:—1. Whether the Government is aware that 236,490 pounds of food were destroyed in the city of Toronto between April 4 and April 29, 1918, according to a report of one of the Departments of the Toronto City Corporation. 2. Whether the Food Controller has taken any action to stop such wholesale waste of food. 3. If so, what he has done in this particular case. Presented May 15, 1918.—*Mr. Proulx*.
Not printed.

146. Return to an Order of the House of the 22nd April, 1918, for a return showing:—1. The names of all persons employed in connections with the work of preparing the Votes and Proceedings, the Order Paper and the Journals of the House (*a*) in English, and (*b*) in French, and the salary and other remuneration paid to each. 2. The number of each of these documents printed, (*a*) in English, and (*b*) in French, and the cost of printing and binding the same for the fiscal year ending the 31st of March, 1918. Presented May 15, 1918.—*Mr. Currie*.. .. ..*Not printed.*

147. Return to an Order of the House of the 22nd April, 1918, for a return showing:—1. The names of all persons employed in connection with the work of reporting and translating in the House. 2. How long each has been so employed. 3. The rate of remuneration paid to each during the past year, with the total amount paid to each class of persons. 4. Number of copies of the Debates of the House printed during the past year, (*a*) in English, and (*b*) in French, specifying the number of the unrevised and of the revised editions, respectively. 5. The cost of printing and binding the same for each year since 1900, inclusive. 6. The amounts paid in addition to the above, in each year since 1900, inclusive, for (*a*) reporting, (*b*) translating, (*c*) typewriting, and (*d*) printing proceedings before Parliamentary Committees. Presented May 15, 1918. *Mr. Currie.*
Not printed.

CONTENTS OF VOLUME 14—*Continued.*

148. Return to an Order of the House of the 24th April, 1918, for a return showing:—1. What control the Canadian Government has over the operations of the Imperial Royal Flying Corps in Canada, and what Department of the Government would exercise this control. 2. Whether the Canadian Government has any officers or representatives on the Canadian Branch of the Imperial Flying Corps. If so, what their names are, and what positions they occupy. 3. Whether the Canadian Government intends to take over all the offices, plant, and equipment, of the Imperial Royal Flying Corps in Canada at an early date. If not, why not. How many accidents and deaths have occurred in Canada, United States and Overseas among our flying men. 5. The nature of the investigations into these accidents, and where the records are kept. 6. Whether the Government of Canada at the close of the war intends to establish and maintain a Canadian Flying Corps. If so, what preparations are under way, with this end in view. 7. How many Canadians and how many Americans, have joined the Imperial Royal Flying Corps in Canada. 8. How many mechanics are employed by the Imperial Royal Flying Corps in Canada. 9. What amount of money has been expended in Canada by the Imperial Royal Flying Corps. 10. How many Canadian Officers who have seen air service overseas are in the employ of the Imperial Royal Flying Corps in Canada. Presented May 16, 1918.—*Mr. Armstrong (Lambton).*

148*a*. Return to an Order of the House of the 24th April, 1918, for a return showing:—1. What status the Canadian recruits of the Royal Flying Corps have in the military affairs of Canada. 2. In the case of permanent injury or death of Canadians in the Royal Flying Corps in the discharge of their duties, what provision has been made to pension their dependents. 3. How many men came to Canada from England to establish training camps for the Royal Flying Corps; if any of these men have returned to England. If so, how many have been replaced by Canadians. 4. What comparative results were obtained in training cadets at the training camps around Toronto and the camps located in Texas. 5. Whether the Royal Flying Corps went to Texas and remained there at the expense of, and on the request of the United States Government. 6. Whether the authorities of the Royal Flying Corps were asked to give consideration to a location in British Columbia. If so, what the nature of the request was. 7. If it is not a fact that the weather conditions in Texas proved very unfavourable for flying corps training purposes. 8. What investigations of a technical character were made of the air conditions in Texas before selecting that place as a training ground for our airmen. 9. What investigations were made as to the atmospherical and climatical conditions in British Columbia regarding the locating of an air squadron training camp in that province. 10. Whether the Imperial Munitions Board took an option to lease a large area of land at Delta, near Vancouver, B.C., to establish winter training camps for the Canadian training squadrons of the Royal Flying Corps, and whether tenders were asked for materials, hangers, buildings, etc. If so, why these negotiations were dropped. 11. How many deaths in the Royal Flying Corps training camps in Texas resulted from atmospherical conditions, which are unfavourable to the successful training of aviators. 12. Whether any requests have been made to the Canadian Government for assistance to the Royal Flying Corps either through appropriation or gifts of money for training machines. If so, the nature of these requests. 13. Where the records are kept of the causes of injury or illness of Canadian cadets and mechanics of the Royal Flying Corps. 14. Whether English-born drill sergeants are exclusively employed in the training of Canadian cadets in the Royal Flying Corps in Canada. 15. What efforts have been made by the Canadian Government or individuals or organizations to develop and assist the Flying Corps in Canada, and whether the Government has extended any assistance to these individuals or organizations. 16. Whether any part of the grant of $100 provided by Order in Council for each aviator trained in Canada to defray a part of the expense incurred in training has been paid, or whether any request for payment has been made. Presented May 16, 1918.—*Mr. Armstrong (Lambton).. .. .. ..Not printed.*

149. Second Report of the War Purchasing Commission, covering period from 1st January, 1917, to 31st March, 1918. Presntd by Sir Robert Borden, May 16, 1918.. .. .. ..*Not printed.*

150. Return to an Order of the Senate dated 9th May, 1918, for a return giving a statement of imports of petroleum oils and spirits (gallons, value and duty) during each of the following fiscal years ending 31st March: 1909-10-11-12-13-14-15-16-17, and for each month of the unexpired year ending 31st March, 1918.—*(The Senate).. ..Not printed.*

151. Report of the Administrative Chairman of the Honourary Advisory Council for Scientific and Industrial Research 1917-18. Presented by Sir George Foster, May 17, 1918. *Not printed.*

152. Return to an Address to His Excellency the Governor General, of the 13th May, 1918, for a copy of the Order in Council appointing Mr. Main Johnson and passed under the War Measures Act as mentioned by Hon. Mr. Rowell on page 1350 of *Unrevised Hansard.* Presented May 20, 1918.—*Mr. Archambault.. .. ..Not printed.*

153. First Report of the Munition Resources Commission, November, 1915, to February, 1918, inclusive. Presented by Hon. Mr. Burrell, 20th May, 1918.. .. ..*Not printed.*

CONTENTS OF VOLUME 14—*Concluded.*

154. Return to an Order of the House of the 22nd April, 1918, for a return showing:—What amounts have been paid by the Government for printing or advertising to the *Globe*, Toronto, and the *Devoir*, Montreal, during each of the fiscal years ending 31st March, 1915, 1916, 1917 and 1918. Presented May 20, 1918.—*Mr. McMaster*... ..*Not printed*

155. Return to an Order of the House of the 25th March, 1918, for a copy of all petitions, letters or communications of any kind either asking for or opposing the importation of coolie labour, from first of September last to date. Presented May 20, 1918.—*Sir Wilfrid Laurier*.. .. ..*Not printed.*

156. Return to an Order of the House of the 25th March, 1918, for a copy of all memoranda and petitions by Slav subjects of Austria, naturalized in Canada, setting forth grievances and suggesting remedies. Presented May 20, 1918.—*Sir Wilfrid Laurier.*
Not printed.

157. Return to an Order of the Senate, dated 12th April, 1918, for a return giving:—1. The name, rank, and qualifications of each of the persons, upon whose advice and recommendation, lobster hatcheries, heretofore operated in Canada by the Department of Naval Affairs, are to remain closed. 2. Copies of the reports and recommendations (or if the same are published, the references thereto in official publications), which fully disclose all the facts, reasons, and grounds, upon which the Department makes its decision to abandon the policy of operating lobster hatcheries.—(*The Senate*).
Not printed.

158. Order in Council P.C. 668, dated 25th March, 1918, *re* procedure for conferring titles of honour upon subjects of His Majesty ordinarily resident in Canada. Presented by Sir Robert Borden, May 21, 1918.. .. ..*Not printed.*

159. Return to an Order of the House of the 2nd May, 1918, for a return showing:—1. The amount paid the Toronto *Globe* and the Toronto *Star* respectively, from 1st January, 1917, to 1st April, 1918, for all service between the said dates. 2. Whether any contract of any kind was made with either of the said newspapers between the dates mentioned for advertising, publicity, or news editorial and feature service. 3. If so, by whom said contract or contracts were made, and what the particulars are thereof. Presented May 22, 1918.—*Mr. Murphy*.. .. ..*Not printed.*

160. Return to an Order of the House of the 8th April, 1918, for a return showing:—1. What quantity of bran, shorts, or mill feed have been exported to the United States (*a*) by license; (*b*) without license, between 1st August, 1917, and 28th February, 1918. 2. To what firms in Canada licenses to export this feed have been granted, and for what quantity in each case. Presented May 22, 1918.—*Mr. Kay*.. .. ..*Not printed.*

161. Return to an Order of the House of the 15th May, 1918, for a return showing:—1. The total amount paid to the Journal Publishing Company of Ottawa, Limited, during the fiscal years 1912-13-14-15-16-17 inclusive, for (*a*) rentals; (*b*) printing. 2. Whether the official cheques of the Government for said rentals and printing jobs were issued directly in favour of the above company, or to P. D. Ross, Esq. Presented May 23, 1918.—*Mr. Brouillard*.. .. ..*Not printed.*

162. Return to an Order of the House of the 16th May, 1918, for a return showing:—1. The total number of the families of soldiers deceased since the beginning of the war, who receive pensions from the Government. 2. Of this number, how many reside in Great Britain, how many reside in Canada, and how many reside elsewhere. Presented May 23, 1918.—*Mr. Seguin*.. .. ..*Not printed.*

163. Report dealing with the purchase and sale of Fordson tractors by the Canada Food Board. Presented by Hon. Mr. Crerar, May 23, 1918.. .. ..*Not printed.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1917

VOLUME I

INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
J. DE LABROQUERIE TACHÉ
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1918

[No. 8–Vol. I–1918.]

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DEPARTMENT OF INSURANCE,

OTTAWA, June 12, 1918.

To the Honourable Sir THOMAS WHITE,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance in Canada during the year 1917, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

FIRE INSURANCE, 1917.

During the year 1917 the business of fire insurance was transacted in Canada by 96 companies, as compared with 87 companies in the preceding year. Of the 96 companies, 24 were Canadian, 30 British and 42 Foreign. One of the British companies, the Marine Insurance Company, transacted fire insurance only in connection with its automobile business.

The list differs from that of 1916 by: the disappearance of two Canadian companies, The Factories Insurance Company and The Hamilton Fire Insurance Company, and the addition of one Canadian company, the Globe Indemnity Company of Canada, the powers of which were extended during the year to include fire insurance, three British companies, The British Crown Assurance Corporation, Limited, The Century Insurance Company, Limited, and the Union Insurance Society of Canton, Limited, and seven Foreign companies, the Agricultural Insurance Company of Watertown, N.Y., The Alliance Insurance Company of Philadelphia, The Automobile Insurance Company of Hartford, Conn., the Citizens' Insurance Company of Missouri, The Columbia Insurance Company, The Commercial Union Fire Insurance Company of New York and the Merchants Fire Assurance Corporation of New York.

Since the beginning of the year 1918, The Automobile Insurance Co. of Hartford, Connecticut, has obtained a license for hail insurance in addition to its other classes of business. The British America Assurance Co., and the Western Assurance Co., and The North Western National Insurance Company of Milwaukee have obtained licenses for Automobile Insurance in addition to the other classes of business transacted by them. The Employer's Liability Assurance Corporation, Limited, has obtained a license for the transaction of hail insurance and plate glass insurance in addition to its other classes of business. The North American Accident Insurance Company has obtained a license for the transaction of automobile, burglary and automobile (against fire) insurance in addition to its other classes of business. The Guardian Insurance Company of Canada has obtained a license for the transaction of fire insurance in addition to its other classes of business and the Union Insurance Society of Canton has obtained a license for the transaction of inland transportation in addition to its other classes of business.

Fire Premiums and Losses in Canada in 1917.

Cash received for premiums during the year in Canada amounted to $31,246,530, being greater than that received in 1916 by $3,462,678, and the amount paid for losses was $16,379,102 which is greater than that paid in 1916 by $1,265,039. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1917.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	The same for 1916.
	$	$		
Canadian	4,782,833	2,376,825	49·69	53·87
British	16,317,311	8,358,290	51·22	55·45
Foreign	10,146,386	5,643,987	55·63	52·96
Totals	31,246,530	16,379,102	52·42	54·40

There is included in this Report on pages cxlii to cxlviii inclusive, figures showing the premiums written and losses incurred by fire insurance companies licensed by the Department according to Provinces. The totals for the year 1917 are given below and also for purpose of comparison the corresponding figures for 1916:—

Province.	1916.			1917.		
	Premiums written.	Losses incurred.	Ratio	Premiums written.	Losses incurred.	Ratio
	$	$	%	$	$	%
Alberta	2,087,818	1,000,066	48	2,432,428	799,538	33
British Columbia	2,915,663	1,314,865	45	3,481,838	884,503	25
Manitoba	2,635,394	1,372,749	52	2,813,856	1,664,310	59
New Brunswick	1,283,675	776,660	61	1,454,832	866,165	60
Nova Scotia	1,246,731	625,392	50	1,438,167	1,364,106	95
Ontario	9,735,142	7,550,718	77	11,285,619	7,083,794	63
Prince Edward Island	118,065	248,086	210	154,895	75,151	49
Quebec	6,991,149	3,438,339	49	7,725,317	4,710,569	61
Saskatchewan	2,249,037	893,356	40	2,757,319	1,225,241	44
Yukon	2,584	.....	.....	3,861	203	5
Floater premiums (undivided)	30,062	.....	.....	46,538	.....	.....
Losses (undivided)	2,584	.....	.....	.....	11,444	.....
	29,295,320	17,220,231	59	33,591,730	18,685,024	56

The corresponding results for the forty-nine years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1972	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
1885	4,852,460	2,679,287	55·22
1886	4,932,335	3,301,388	66·93
1887	5,244,502	3,403,514	64·90
1888	5,437,263	3,073,822	56·53
1889	5,588,016	2,876,211	51·47
1890	5,836,071	3,266,567	55·97
1891	6,168,716	3,905,697	63·31
1892	6,512,327	4,377,270	67·22
1893	6,793,595	5,052,690	74·37
1894	6,711,369	4,589,363	68·38
1895	6,943,382	4,993,750	71·92
1896	7,075,850	4,173,501	58·98
1897	7,157,661	4,701,833	65·69
1898	7,350,131	4,784,487	65·09
1899	7,910,492	5,182,038	65·51
1900	8,331,948	7,774,293	93·31
1901	9,650,348	6,774,956	70·20
1902	10,577,084	4,152,289	39·26
1903	11,384,762	5,870,716	51·57
1904	13,169,882	14,099,534	107·06
1905	14,285,671	6,000,519	42·00
1906	14,687,963	6,584,291	44·83
1907	16,114,475	8,445,041	52·41
1908	17,027,275	10,279,455	60·37
1909	17,049,464	8,646,826	50·72
1910	18,725,531	10,292,393	54,96
1911	20,575,255	10,936,948	53·16
1912	23,194,518	12,119,581	52·25
1913	25,745,947	14,003,759	54·39
1914	27,499,158	15,347,284	55·81
1915	26,474,833	14,161,949	53·49
1916	27,783,852	15,114,063	54·40
1917	31,246,530	16,379,102	52·42
Totals	481,986,090	288,621,047	59·88

Taking the totals for the same forty-nine years, according to the nationalities of the companies, the following are the results:—

FIRE INSURANCE IN CANADA FOR THE FORTY-NINE YEARS—1869-1917.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	
Canadian	100,831,317	62,172,559	61·56
British	283,625,418	171,729,293	60·55
Foreign	97,529,355	54,719,195	56·11
Totals	481,986,090	288,621,047	59·88

The loss rate for 1917 (52·42) is 7·46 below the average for the forty-nine years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 56·84 per cent, which is 1·86 per cent lower than the 58·70 of the previous year, and is ·34 per cent lower than the average for the last fifteen years (57·18). The following are the rates of incurred losses from 1903:—

Companies.	1917.	1916.	1915.	1914.	1913.	1912.	1911.	1910.	1909	1908	1907.	1906.	1905.	1904.	1903.
Canadian	53·75	56·34	53·18	61·50	61·31	52·59	53·08	60·41	55·87	72·11	53·28	52·68	48·71	97·50	53·17
British	55·33	60·05	49·54	58·15	54·78	50·95	53·80	57·01	49·74	58·07	55·22	46·65	43·07	110·34	50·97
Foreign	60·73	57·78	54·02	55·19	56·96	50·21	48·95	59·72	46·72	55·74	51·36	40·45	38·01	110·55	47·93
Totals	56·84	58·70	51·58	57·82	56·71	51·12	52·54	58·40	50·46	60·77	54·02	46·73	43·30	107·76	50·94

Fire Insurance in Canada in 1917.

The gross amount of policies, new and renewed, taken during the year by fire companies was $4,049,059,999, which is greater by $630,821,319 than the amount taken in 1916. The premiums charged thereon amounted in 1917 to $43,515,822,49 being $6,284,131 greater than the amount charged the previous year. The rate of premiums (1·075) is lower than that of 1916 (1·089). The loss rate (52·42) is 1·98 per cent lower than the loss rate of the previous year (54·40) and 7·46 per cent lower than the average loss rate (59·88) for the past forty-nine years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1916.	The same for 1915.	The same for 1914.	The same for 1913.	The same for 1912.
	$	$ c.						
Canadian	819,328,851	9,331,741 47	1·14	1·19	1·25	1·24	1·33	1·36
British	1,914,891,756	20,600,172 83	1·08	1·08	1·17	1·19	1·21	1·26
Foreign	1,314,839,392	13,583,908 19	1·03	1·04	1·08	1·09	1·11	1·28
Totals	4,049,059,999	43,515,822 49	1·07	1·09	1·16	1·17	1·21	1·29

The increase in the amounts taken in 1917 as compared with 1916 by Canadian companies is $76,522,932. For British companies there is an increase of $308,544,921, and for Foreign companies there is an increase of $245,753,466.

In 1916 the increase in amounts written by Canadian companies was $69,561,788, and the increase for British companies reporting to the Department was $168,309,114, and the increase for Foreign companies reporting to the Department was $68,814,875.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

Increase.		*Decrease.*	
Acadia	$ 4,452,265	British America	$ 2,364,720
Beaver	911,116	Canada National	1,889,807
British Colonial	5,881,992	Factories	14,847,441
British Northwestern	3,130,408	Hamilton	10,544,394
Canada Accident	9,097,944	North Empire	2,848,949
Canadian Fire	3,213,575		
Canadian Lumbermen's	436,100		
Dominion	6,587,673		
Dominion of Canada	44,108		
Globe Indemnity	13,255,449		
Hudson Bay	4,285,625		
Imperial Underwriters	6,585,423		
Liverpool-Manitoba	4,757,353		
London Mutual	2,075,924		
Mercantile	1,027,950		
Mount Royal	15,918,321		
North West	2,623,694		
Occidental	6,899,194		
Pacific Coast	5,068,393		
Quebec	3,971,374		
Western	9,694,362		
Totals	$109,018,243		$ 32,495,311

Net increase, $76,522,932.

BRITISH COMPANIES.

	Increase.		*Decrease.*
Alliance	$ 10,438,651	North British	$ 5,229,237
Atlas	2,028,943	Yorkshire	1,846,206
British Crown	21,334,858		
Caledonian	4,116,649		
Century	12,138,754		
Commercial Union	31,369,294		
Eagle, Star and British Dominions	3,496,488		
Employers' Liability	14,256,550		
General Accident Fire and Life	13,143,821		
Guardian	24,800,777		
Law, Union and Rock	3,680,896		
Liverpool & London & Globe	6,346,791		
London Guarantee and Accident	23,567,509		
London & Lancashire	12,260,048		
London Assurance	5,871,823		
Northern	11,666,449		
Norwich Union	13,496,074		
Ocean Accident & Guarantee	10,587,464		
Palatine	5,253,278		
Phœnix	7,934,839		
Provincial	1,883,368		
Royal Exchange	16,549,527		
Royal	21,731,418		
Scottish Union & National	4,139,345		
Sun	18,060,804		
Union	10,266,602		
Union of Canton	5,199,344		
Totals	$315,620,364		$ 7,075,443

Net increase, $308,544,921.

FOREIGN COMPANIES.

	Increase.		*Decrease.*
Ætna	$ 4,373,901	American Lloyds	$ 24,016
Agricultural	1,386,200	Millers National	607,352
Alliance of Phila	11,709,642	Springfield	5,621,058
American Central	589,148		
American Insurance	1,591,449		
California	2,972,177		
Citizens of Missouri	1,284,830		
Commercial Union of N.Y	826,414		
Connecticut	3,410,607		
Continental	6,279,769		
Equitable	494,874		
Fidelity-Phenix	4,349,550		
Fireman's Fund	5,253,931		
Firemen's Insurance	591,548		
General of Paris	3,238,365		
Glens Falls	7,229,068		
Globe & Rutgers	26,444,452		
Great American	1,132,497		
Hartford	7,779,134		
Home	26,355,718		
Insurance Company of North America	27,386,735		
Ins. Co. of State of Pa	6,651,895		
Merchants Fire	626,920		
National-Ben Franklin	242,936		
National of Hartford	12,137,796		
National Union	5,003,586		
La Nationale	9,032,834		
Niagara	3,837,559		
Northwestern National	4,970,617		
Phenix of Paris	7,636,532		
Phœnix Insurance	8,792,061		
Providence Washington	8,276,569		
Queen	6,254,554		
St. Paul	9,643,925		
Stuyvesant	14,028,304		
L'Union	2,357,011		
Westchester	7,832,754		
Totals	$252,005,892		$ 6,252,426

Net increase, $245,753,466.

Premiums and Losses Compared with Risks.

The average rate of premiums charged on each $1,000 of risks taken in 1917 is $10·747, as against $10·892, which was the corresponding rate in 1916. The individual rates for the different companies will be found in the table on page xiii, and will be seen to vary considerably, as might be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $4.60 per $1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15-16, are $5.68, $5.56, $5.37, $4.54, $4.58, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8.38, $6.68, $4.06, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61, $5.07, $4.73, $5.00, $4.67, $3.91 and $4.49 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where for convenience of comparison, the corresponding rates for 1916 are also shown:—

CANADIAN COMPANIES.

Company.	Losses incurred per $1,000 current risk.	The same for 1916.	Company.	Losses incurred per $1,000 current risk.	The same for 1916.
	$ cts.	$ cts.		$ cts	$ cts.
Acadia Fire	7 08	4 47	Imperial Underwriters	1 61	5 22
Beaver Fire	1 89	2 70	Liverpool Manitoba	3 06	4 17
British America	3 29	3 79	London Mutual	3 28	3 62
British Colonial	6 50	5 82	Mercantile Fire	3 48	4 61
British Northwestern	4 55	5 51	Mount Royal	4 16	4 02
Canada Accident	5 03	10 85	North Empire	6 00	10 64
Canada National	3 25	5 29	Northwest	5 47	6 30
Canadian Fire	3 36	2 91	Occidental Fire	6 18	5 59
Dominion Fire	5 40	3 78	Pacific Coast Fire	4 78	2 89
Dominion of Canada G. & A.	3 93	4 04	Quebec Fire	3 92	4 65
Globe Indemnity	2 24	.....	Western	3 11	3 02
Hudson Bay	6 80	7 30			

Average for Canadian companies, $3.80.

BRITISH COMPANIES.

Company.	Losses incurred per $1,000 current risk.	The same for 1916.	Company.	Losses incurred per $1,000 current risk.	The same for 1916.
	$ cts.	$ cts.		$ cts.	$ cts.
Alliance	3 25	3 16	North British and Mercantile	3 35	3 78
Atlas	4 48	4 87	Northern Assurance Co	5 31	6 44
British Crown	5 31	.....	Norwich Union Fire	4 60	4 87
Caledonian	3 62	4 28	Ocean Accident and Guarantee	6 36	7 91
Century	8 34	.....	Palatine	5 11	7 21
Commercial Union	3 97	5 35	Phœnix of London	3 89	3 73
Eagle, Star and British Dom's	4 03	6 91	Provincial	6 02	6 48
Employers' Liability	4 90	4 20	Royal Exchange	5 18	4 21
General Accident, Fire & Life	5 10	4 95	Royal Insurance Co	3 90	3 61
Guardian Assurance	5 50	5 92	Scottish Union and National	4 35	3 96
Law Union and Rock	5 07	3 91	Sun Insurance Office	4 98	4 31
Liverpool & London & Globe	3 53	4 30	Union Assurance Society	4 22	5 23
London Guarantee & Accident	8 24	3 34	Union Insurance of Canton	0 14	.....
London and Lancashire Fire	3 31	4 45	Yorkshire	5 86	4 48
London Assurance	3 62	2 96			

Average for British companies, $4.37.

FOREIGN COMPANIES.

Company.	Losses incurred per $1,000 current risk.	The same for 1916.	Company.	Losses incurred per $1,000 current risk.	The same for 1916.
	$ cts.	$ cts.		$ cts.	$ cts.
Ætna Insurance Co	4 37	3 72	Insurance Co. of N. America	8 30	3 52
Agricultural	6 41	.....	Insurance Co. of State of Pa	1 04	4 38
Alliance Insurance	5 22	.....	Merchants Fire	3 37	.....
American Central	4 01	4 11	Millers National	9 74	4 48
American Insurance	4 47	1 06	National-Ben Franklin	3 29	2 47
American Lloyds	3 81	13 65	National Fire of Hartfortd	4 44	4 35
California	3 67	7 42	National Union Fire	6 40	6 26
Commercial Union of N. Y	9 28	.....	La Nationale	5 96	5 89
Connecticut	5 90	4 79	Niagara Fire	5 87	6 16
Continental Insurance	7 71	4 66	Northwestern National	4 92	4 54
Equitable Fire and Marine	4 39	4 77	Phenix of Paris	5 39	7 35
Fidelity-Phenix	6 27	5 47	Phœnix of Hartford	4 15	3 58
Fireman's Fund	5 42	4 47	Providence Washington	6 28	6 57
Firemen's Insurance	3 91	4 15	Queen, of America	4 82	4 66
General of Paris	6 63	7 82	St. Paul Fire & Marine	7 09	6 76
Glens Falls	4 73	6 05	Springfield	5 42	4 77
Globe and Rutgers	6 00	6 39	Stuyvesant	1 56	15 51
Great American	5 92	4 35	L'Union, Paris, France	5 44	5 00
Hartford Fire	3 76	3 91	Westchester	6 74	5 24
Home Insurance	5 02	4 46			

Average for Foreign companies, $5.51.

Fire Insurance transacted in Canada in 1917.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premium charged per cent. of risks taken.	The same for 1916.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent. of prem. iums received	The same for 1916.
Canadian Companies.	$	$ cts.			$ cts.	$ cts.		
Acadia Fire	21,889,496	280,177 75	1·28	1·30	147,293 38	54,685 34	37·13	75·66
Beaver Fire	6,091,664	95,910 90	1·57	1·57	34,122 47	6,133 55	17·98	31·07
British America	105,385,692	1,053,097 22	1·00	1·14	694,763 35	308,855 79	44·45	45·35
British Colonial	18,191,573	253,058 38	1·39	1·46	116,122 49	76,230 98	65·65	87·88
British Northwestern	8,570,890	128,600 17	1·50	1·75	76,708 22	25,119 69	32·75	46·07
Canada Accident	12,799,093	115,909 49	·91	1·10	33,529 77	15,487 38	46·19	92·55
Canada National	20,002,346	281,958 39	1·41	1·46	149,420 47	60,238 69	40·31	69·46
Canadian Fire	32,286,662	465,952 50	1·44	1·47	291,854 45	102,873 10	35·25	35·98
Canadian Lumbermen's	1,421,755	32,316 26	2·27	2·07	4,577 14	None.	.....	.....
Dominion Fire	32,427,774	412,146 46	1·27	1·31	242,163 72	144,222 35	59·56	51·09
Dominion of Can. Guee. and Acct	3,183,579	37,219 23	1·17	1·26	26,107 90	11,796 16	45·18	24·01
Globe Indemnity	13,255,449	137,324 26	1·04	.....	53,812 33	16,936 86	31·47	.....
Hudson Bay	22,829,601	286,990 42	1·26	1·26	161,732 82	88,780 32	54·89	65·66
Imperial Underwriters	22,699,762	203,859 97	·90	·81	108,106 8	32,112 28	29·69	48·23
Liverpool Manitoba	42,021,495	484,481 54	1·15	1·21	271,885 56	103,415 96	38·04	60·07
London Mutual	72,783,572	698,740 30	·96	·95	371,353 00	193,848 14	52·20	70·29
Mercantile Fire	31,893,209	312,479 60	·98	·98	263,932 38	108,323 97	41·05	60·42
Mount Royal	75,005,193	861,213 17	1·15	1·19	489,044 07	240,021 96	49·08	47·92
North Empire	9,338,421	152,218 23	1·63	1·65	84,384 57	60,462 15	71·65	128·43
Northwest Fire	16,828,614	197,531 54	1·17	1·22	125,782 57	84,168 83	66·92	74·63
Occidental Fire	23,388,893	381,631 48	1·63	1·61	158,413 45	81,811 95	51·64	42·71
Pacific Coast Fire	16,850,265	196,159 25	1·18	1·29	99,542 72	46,581 52	46·80	32·89
Quebec Fire	34,107,837	320,894 01	·94	1·03	259,129 82	151,459 01	58·45	58·95
Western	176,076,014	1,941,870 95	1·10	1·13	519,022 52	363,259 25	69·99	40·08
Totals	819,328,851	9,331,741 47	1·14	1·19	4,782,836 04	2,376,825 24	49·69	53·87
British Companies.								
Alliance	38,481,030	362,745 35	0·94	0·98	308,202 74	128,785 91	41·79	46·60
Atlas	51,106,434	594,700 23	1·16	1·18	516,936 47	291,227 22	56·34	68·26
British Crown	21,334,858	300,578 16	1·41	.....	237,101 80	175,243 05	65 47	.....
Caledonian	49,574 732	533,425 88	1·08	1·10	438,103 30	205,500 71	46·91	68·01
Century	12,138,754	120,725 84	0·99	.....	86,447 84	54,337 44	62·86	.....
Commercial Union	173,035,835	1,524,077 45	0·88	0·93	1,035,610 12	487,238 68	47·05	63·14
Eagle, Star and British Dominions	14,810,129	155,058 99	1·05	0·99	118,284 61	71,788 91	60·69	69·15
Employers' Liability	63,723,847	654,702 13	1·03	1·04	524,988 26	215,791 35	41·10	45·12
General Accident, Fire, and Life	42,293,012	454,276 25	1·07	1·26	368,845 29	199,763 91	54·16	46·99
Guardian Assurance	120,768,295	1,375,854 94	1·14	1·24	1,171,115 31	600,081 36	51·24	59·54
Law Union and Rock	30,874,677	316,003 09	1·02	1·08	255,452 23	144,384 94	56·52	53·17
Liverpool and London and Globe	161,361,537	1,774,462 45	1·10	1·04	1,411,087 69	665,948 63	47·19	54·45
London Guarantee and Accident	37,798,127	414,026 13	1·10	0·82	251,602 49	84,980 49	33·78	21·92
London and Lancashire Fire	101,297,986	986,702 67	0·97	0·98	792,042 44	408,718 91	51·60	49·79
London Assurance	39,189,266	403,162 20	1·03	1·08	231,982 21	156,249 89	47·07	42·23
Marine Insurance Co	None.	None.	.....	.....	None.	None.	.....	.....
North British and Mercantile	111,809 181	1,256,930 30	1·12	0·94	1,017,446 41	380,689 95	37·42	54·09
Northern Assurance Co	84,317,734	1,029,079 95	1·22	1·21	856,223 98	497,230 73	57·48	75·03
Norwich Union Fire	86,292,815	966,217 80	1·12	1·16	824,797 96	478,520 70	58·02	54·76
Ocean Accident and Guarantee	29,224,665	323,650 86	1·11	1·09	250,636 54	116,694 92	46·56	47·08
Palatine	37,580,784	414,640 80	1·10	1·15	297,403 47	145,755 46	49·01	72·01
Phœnix of London	109,646,209	1,366,360 33	1·25	1·23	999,089 99	539,582 63	54·01	44·67
Provincial	8,322,744	63,942 61	0·77	0·74	51,083 16	73,748 20	144·37	48·79
Royal Exchange	65,209,086	633,223 47	0·97	1·05	517,975 04	300,080 00	57·93	45·89
Royal Insurance Co	184,221,032	2,007,120 85	1·09	1·08	1,618,161 46	813,312 75	50·26	50·24
Scottish Union and National	49,482,234	492,133 29	0·99	1·03	414,708 60	256,484 15	61·85	50·39

FIRE INSURANCE transacted in Canada in 1917—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1916.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1916.
British Companies—Continued.	$	$ cts.			$ cts.	$ cts.		
Sun Insurance Office	74,994,935	773,478 91	1·03	1·10	619,158 02	315,359 50	50·93	57·18
Union Assurance Society	69,322,455	745,396 38	1·08	1·08	546,920 62	283,846 71	51·90	65·63
Union Insurance Society, Canton	5,199,344	53,993 57	1·04	.....	27,808 21	None.	.....	.....
Yorkshire	41,480,949	503,501 95	1·21	1·15	428,090 40	286,942 41	67·03	51·74
Totals	1,914,891,756	20,600,172 83	1·08	1·08	16,317,314 66	8,358,289 51	51·22	55·45
Foreign Companies.								
Ætna Insurance Co	39,532,269	430,992 93	1·09	1·14	377,056 59	200,303 93	53·12	46·10
Agricultural	1,386,200	21,110 96	1·52	.....	10,587 20	1,169 31	11·04	.....
Alliance Insurance	11,709,642	99,197 10	0·85	.....	53,212 41	34,111 02	64·10	.....
American Central	23,315,149	220,497 38	0·95	0·83	114,254 61	34,014 85	29·77	66·91
American Insurance	4,963,646	67,271 64	1·36	1·49	61,379 47	20,612 30	33·58	20·74
American Lloyds	8,413,902	32,936 87	0·39	0·36	26,939 25	104,642 76	388·44	22·90
Automobile Insurance	None.	None.	.....	.....	None.	None.	.....	.....
California	6,358,029	73,849 91	1·16	1·54	47,945 04	10,723 61	22·37	56·68
Citizens of Missouri	1,284,830	18,259 69	1·42	.....	9,947 52	699 58	7·03	.....
Columbia	None.	None.	.....	.....	None.	None.	.....	.....
Commercial Union of N.Y.	826,414	12,307 67	1·49	.....	7,504 78	971 58	12·95	.....
Connecticut	21,042,876	240,052 64	1·14	1·17	159,833 32	70,710 73	44·24	53·70
Continental Insurance	50,099,181	496,009 95	0·99	0·99	345,104 74	259,115 53	75·08	43·55
Equitable Fire and Marine	16,568,247	179,323 82	1·08	1·08	42,948 79	22,489 23	52·36	48·80
Fidelity-Phenix	46,150,090	485,427 34	1·05	1·09	357,776 24	239,407 67	66·92	49·48
Fireman's Fund	7,647,030	99,555 38	1·30	1·30	83,991 57	52,214 86	62·17	39·76
Firemen's Insurance	11,591,920	121,002 10	1·04	1·17	84,399 07	48,616 20	57·60	101·74
General of Paris	22,615,402	223,497 15	0·99	1·18	170,037 67	80,527 81	47·36	62·75
Glens Falls	79,534,939	723,135 16	0·91	0·98	550,478 59	251,550 00	45·70	57·30
Globe and Rutgers	58,789,156	551,873 26	0·94	0·78	436,934 60	245,174 49	56·11	62·71
Hartford Fire	119,957,023	1,261,359 28	1·05	0·97	1,009,342 93	493,216 99	48·87	43·91
Home Insurance	125,850,655	1,366,315 82	1·09	1·04	1,121,291 08	560,974 08	50·03	47·64
Insurance Co. of North America	79,889,442	712,349 19	0·89	0·99	521,955 30	285,392 62	54·66	45·81
Insurance Co. of State of Pa	21,089,352	243,216 80	1·12	1·14	226,070 09	138,138 64	61·10	63·67
Merchants Fire	626,920	10,554 01	1·68	.....	6,680 38	1,517 03	22·71	.....
Millers National	5,408,896	57,793 86	1·07	1·05	53,033 42	46,933 93	88·50	36·33
National-Ben Franklin	9,777,375	112,417 68	1·15	1·16	81,401 65	47,282 24	58·09	44·36
National Fire of Hartford	66,367,147	723,095 11	1·09	1·14	502,240 46	292,667 31	58·27	50·36
National Union Fire	28,030,934	283,897 87	1·01	1·17	232,681 11	152,876 63	65·70	63·12
La Nationale	26,463,898	288,244 21	1·09	1·21	211,099 29	117,523 37	55·67	56·94
Niagara Fire	21,396,266	248,313 92	1·17	1·15	137,106 99	74,328 37	54·21	73·05
Northwestern National	19,512,374	234,793 07	1·20	1·18	188,704 90	98,855 74	52·39	45·89
Phenix of Paris	14,665,622	142,784 18	0·97	1·12	97,325 41	37,592 33	38·63	46·64
Phœnix of Hartford	59,455,285	642,613 53	1·08	1·08	418,855 68	186,850 11	44·61	52·99
Providence Washington	27,734,398	258,012 15	0·93	1·13	209,546 53	106,445 18	50·80	66·51
Queen, of America	68,963,562	797,099 90	1·16	1·21	646,042 89	340,328 66	52·68	54·43
St. Paul Fire and Marine	48,035,280	492,643 76	1·03	1·10	367,678 15	239,822 37	65·23	60·60
Springfield Fire and Marine	64,948,415	532,409 67	0·82	0·81	417,635 46	266,376 30	63·78	65·89
Stuyvesant	23,243,949	269,980 63	1·16	1·16	136,367 08	150,349 34	110·25	97·26
L'Union, Paris, France	22,598,160	267,219 91	1·18	1·19	217,365 50	128,665 56	59·19	62·58
Westchester	26,662,956	330,334 68	1·24	1·31	245,476 64	123,279 29	50·22	46·97
Totals	1,314,839,392	13,583,908 19	1·03	1·04	10,146,385 68	5,643,986 46	55·63	52·92
Grand Totals	4,049,059,999	43,515,822 49	1·07	1·09	31,246,536 38	16,379,101 21	52·42	54·46

BRITISH FIRE COMPANIES.

The total cash receipts for fire premiums were $16,317,315, being an increase of $2,022,514, as compared with the previous year; the payments for fire losses were $8,358,290, being $431,829 greater than for 1916, while the general expenses amounted to $5,423,713, being $611,075 greater than in 1916, thus showing a balance of $2,535,312 favourable to the companies. In the previous year there was a favourable balance of $1,555,702.

Paid for losses	$ 8,358,290
Paid for general expenses	5,423,713
Total	$ 13,782,003
Received for premiums	16,317,315
Balance in favour of the companies	$ 2,535,312

The following details give the balances for the different companies:—

Balances in favour.—Alliance, $72,647; Atlas, $53,353; Caledonian, $86,225; Century, $1,381; Commercial Union, $223,354; Employers' Liability, $129,070; General Accident, $44,209; Guardian, $231,239; Law Union and Rock, $23,406; Liverpool and London and Globe, $280,936; London Guarantee and Accident, $90,726; London and Lancashire, $122,196; London Assurance, $59,984; North British and Mercantile, $322,039; Northern, $79,580; Norwich Union, $54,705; Ocean Accident and Guarantee, $62,131; Palatine, $48,288; Phœnix of London, $106,051; Royal, $262,082; Royal Exchange, $56,971; Scottish Union and National, $13,858; Sun, $84,783; Union Assurance, $78,371; Union of Canton, $4,677; Yorkshire, $2,071; Total balance in favour, $2,594,333.

Adverse balances.—British Crown, $19,524; Eagle, Star and British Dominions, $1,930; Provincial, $37,567. Total, $59,021. Net balance in favour, $2,535,312.

For every $100 of premiums received there was spent on the average $51.22 in payment of losses, and $33.24 for general expenses.

In 1916 the loss rate was $55.45, and the general expenses $33.67, for every $100 of premiums received.

For the fire business the rate of premium was $10.758 per $1,000 of risks taken as against $10.756 in 1916.

Hence these companies have transacted a larger volume of business than in 1916 at a higher rate of premium, a lower rate of expense and at a lower rate of fire losses.

Collecting the result for the forty-three years from 1875 to 1917, as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875–1917)	$ 166,081,753
Paid for general expenses	80,693,229
Total payments	$ 246,774,982
Received for premiums	275,549,591
Excess of receipts over expenditure	$ 28,774,609

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504, which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past thirteen years the favourable balance has been largely increased and now amounts to $28,774,609.

Year.	Balance.	Year.	Total Balance.
	$		$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	− 4,210,951	1875 to 1877	− 4,070,171
1878	+ 676,548	1875 to 1878	− 3,393,713
1879	+ 210,430	1875 to 1879	− 3,183,283
1880	+ 727,389	1875 to 1880	− 2,455,894
1881	+ 161,162	1875 to 1881	− 2,294,732
1882	+ 481,511	1875 to 1882	− 1,813,221
1883	+ 439,797	1875 to 1883	− 1,373,424
1884	+ 443,919	1875 to 1884	− 929,505
1885	+ 674,984	1875 to 1885	− 254,521
1886	+ 237,216	1875 to 1886	− 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,014	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	− 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,105	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	− 1,365,476	1875 to 1900	+ 3,664,504
1901	− 151,868	1875 to 1901	+ 3,512,636
1902	+ 2,247,890	1875 to 1902	+ 5,760,526
1903	+ 1,362,518	1875 to 1903	+ 7,123,044
1904	− 3,153,572	1875 to 1904	+ 3,969,472
1905	+ 2,546,435	1875 to 1905	+ 6,515,907
1906	+ 2,297,761	1875 to 1906	+ 8,813,668
1907	+ 1,539,204	1875 to 1907	+10,352,872
1908	+ 1,274,213	1875 to 1908	+11,627,090
1909	+ 1,899,516	1875 to 1909	+13,526,606
1910	+ 1,659,285	1875 to 1910	+15,185,891
1911	+ 1,662,507	1875 to 1911	+16,848,398
1912	+ 2,008,149	1875 to 1912	+18,856,547
1913	+ 2,052,171	1875 to 1913	+20,908,718
1914	+ 1,558,094	1875 to 1914	+22,466,812
1915	+ 2,216,783	1875 to 1915	+24,683,595
1916	+ 1,555,702	1875 to 1916	+26,239,297
1917	+ 2,535,312	1875 to 1917	+28,774,609

+Favorable. −Adverse

FOREIGN FIRE COMPANIES.

The total cash receipts for fire premiums were $10,146,386, being an increase of $1,475,213 as compared with the previous year; the payments for fire losses were $5,643,986, being greater by $1,054,890 than that of 1916, and the general expenses, $3,368,986, being $364,538 greater than for 1916, thus showing a balance of $1,133,414 favourable to the companies. In the previous year there was a favourable balance of $1,077,629.

These companies have, therefore, transacted a larger volume of business at a higher rate of expense and a lower loss rate than in 1916.

Paid for losses	$ 5,643,986
Paid for general expenses	3,368,986
Total	$ 9,012,972
Received for premiums	10,146,386
Balance in favour of companies	$ 1,133,414

The following details give the balances for the different companies:—

Balances in favour.—Ætna, $58,504; Agricultural, $5,048; Alliance of Philadelphia, $4,152; American Central, $55,408; American, $20,550; California, $19,474; Citizens', $5,960; Commercial Union of New York, $4,312; Connecticut, $30,414; Equitable, $5,815; Fireman's Fund, $32,240; Firemen's, $3,471; General of Paris, $4,261; Great American, $46,183; Glens Falls, $26,803; Globe and Rutgers, $149,602; Hartford, $197,132; Home, $158,375; Insurance Company of North America, $90,862; Insurance Company of State of Pennsylvania, $31,847; Merchants' Fire, $2,363; National of Hartford, $30,620; National Union, $13,761; Nationale of Paris, $17,954; Niagara, $20,759; Northwestern National, $12,651; Phenix of Paris, $23,170; Phœnix of Hartford, $40,057; Providence Washington, $41,167; Queen, of America, $81,726; Springfield, $11,944; St. Paul, $5,332; L'Union of Paris, $12,064; Westchester, $91,617. Total, $1,355,598.

Adverse balances.—American Lloyds, $87,084; Continental, $56,034; Fidelity-Phenix, $20,195; Millers' National, $8,866; National-Ben Franklin, $2,641; Stuyvesant, $47,364. Total, $222,184. Net balance in favour, $1,133,414.

For every $100 of premiums received there was spent on the average $55·63 in payment of losses, and $33·20 for general expenses.

In 1916 the loss rate was $52·92, and the general expenses, $34·65, for every $100 of premiums received.

For the fire business the rate of premiums was $10·331 per $1,000 of risks taken as against $10·426 in 1916.

Hence these companies have transacted a larger volume of business than in 1916 at a lower rate of premium, a higher rate of fire losses and at a lower rate of expense.

The results of the total business of these companies, from 1875 to 1917 inclusive, are as follows:—

Paid for losses (1875-1917)	$ 54,172,965
Paid for general expenses	28,381,212
Total payments	$ 82,554,177
Received for premiums	96,795,424
Excess of receipts over expenditure	$ 14,241,247

The table given below shows the result of the business of each year from 1875 to 1917 inclusive, and the total results from year to year during the same period.

Year.	Balance for year.	Year inclusive.	Balance.
	$		$
1875	+ 58,841		
1876	+ 97,919	1875 to 1876	+ 156,760
1877	− 396,468	1875 to 1877	− 239,708
1878	+ 47,399	1875 to 1878	− 192,309
1879	+ 32,894	1875 to 1879	− 159,415
1880	− 56,316	1875 to 1880	− 103,099
1881	+ 53,747	1875 to 1881	− 49,352
1882	+ 62,244	1875 to 1882	+ 12,892
1883	+ 102,135	1875 to 1883	+ 115,027
1884	+ 91,136	1875 to 1884	+ 206,163
1885	+ 100,784	1875 to 1885	+ 306,947
1886	+ 91,096	1875 to 1886	+ 398,043
1887	− 49	1875 to 1887	+ 397,994
1888	+ 102,288	1875 to 1888	+ 500,282
1889	+ 97,488	1875 to 1889	+ 597,770
1890	+ 54,404	1875 to 1890	+ 652,174
1891	+ 72,378	1875 to 1891	+ 724,552
1892	− 16,487	1875 to 1892	+ 708,065
1893	− 42,205	1875 to 1893	+ 665,860
1894	+ 7,392	1875 to 1894	+ 673,252
1895	− 53,047	1875 to 1895	+ 620,205
1896	+ 96,621	1875 to 1896	+ 716,826
1897	+ 51,695	1875 to 1897	+ 768,521
1898	+ 91,807	1875 to 1898	+ 860,328
1899	+ 100,740	1875 to 1899	+ 961,068
1900	− 385,296	1875 to 1900	+ 575,772
1901	+ 80,198	1875 to 1901	+ 655,970
1902	+ 586,257	1875 to 1902	+ 1,242,227
1903	+ 447,673	1875 to 1903	+ 1,698,900
1904	− 785,843	1875 to 1904	+ 904,057
1905	+ 993,349	1875 to 1905	+ 1,897,406
1906	+ 944,152	1875 to 1906	+ 2,841,558
1907	+ 701,798	1875 to 1907	+ 3,543,356
1908	+ 531,618	1875 to 1908	+ 4,074,974
1909	+ 888,028	1875 to 1909	+ 4,963,002
1910	+ 718,706	1875 to 1910	+ 5,681,708
1911	+ 1,118,451	1875 to 1911	+ 6,800,159
1912	+ 1,278,646	1875 to 1912	+ 8,078,805
1913	+ 1,228,776	1875 to 1913	+ 9,307,581
1914	+ 1,641,792	1875 to 1914	+10,949,373
1915	+ 1,080,831	1875 to 1915	+12,030,204
1916	+ 1,077,629	1875 to 1916	+13,107,833
1917	+ 1,133,414	1875 to 1917	+14,241,247

+Favourable. −Adverse.

Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the nine companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, less favourable to the companies than that for the foreign business.

FIRE INSURANCE.

Companies.	In Canada.				In Other Countries.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	Amount of risks taken during the year.	Premiums received.	Losses paid	Rate of Losses paid per cent of premiums received.
	$	$	$		$	$	$	
Acadia	21,889,496	147,293	54,685	37·13	416,250	2,231	645	28·91
British America	105,385,692	694,763	308,856	44·45	408,005,834	1,432,974	775,687	54·13
British Colonial	18,191,575	116,122	76,231	65·65	.....	4,939	2,263	45·82
Canada Accident	12,799,093	33,530	15,487	46·19	75,640	758	.....	.....
Canadian	32,286,662	291,854	102,873	35·25	1,579,205	13,698	2,344	17·11
Mount Royal	75,005,193	489,044	240,022	49·08	628,500	3,038	857	28·21
North West	16,828,614	125,782	84,169	66·92	445,586	3,846	1,650	42·90
Pacific Coast	16,850,265	99,543	46,582	46·80	10,366,478	44,165	28,030	63·47
Western	176,076,014	519,022	363,259	69·99	645,894,796	2,200,573	910,729	41·39
	475,312,604	2,516,953	1,292,164	51·34	1,067,412,289	3,706,222	1,722,205	46·47

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1917 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	In Canada.			In Other Countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	$	$		$	$	
1878	591,495	241,545	40·84	1,251,923	737,430	58·90
1879	552,090	287,729	52·12	1,309,902	923,242	70·48
1880	459,653	219,954	47·85	1,377,310	885,293	64·28
1881	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882	543,126	334,000	61·50	1,413,989	1,137,399	80·41
1883	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886	996,562	655,534	65·78	1,499 840	1,049,575	69·98
1887	1,002 817	661 682	65·98	1.496,712	1,037,123	69·29
1888	1,002,109	655,191	65·38	1.453,410	1,008,509	69·39
1889	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891	1,102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899	836,601	462,726	55·31	2,264,877	1,568,496	69·25
1900	689,956	658,405	95·43	2,804,896	1,969,862	70·23
1901	1,133,478	702,125	61·94	3,321,478	2,142,811	64·51
1902	1,291,216	519,990	40·27	3,464,786	2,119,685	61·18
1903	1,700,838	884,899	52·03	3,876,273	2,089,753	53·91
1904	2,184,021	1,994,982	91·34	4,400,112	3,204,318	72·82
1905	2,611,899	1,277,772	48·92	3,911,739	2,307,655	58·99
1906	2,657,701	1,414,455	53·22	4,452,074	4,163,837	93·53
1907	2,857,021	1,467,983	51·38	4,105,581	3,124,813	76·11
1908	3,219,443	2,323,829	72·18	2,964,411	2,185,538	73·73
1909	2,765,637	1,596,907	57·74	3,397,859	1,763,232	51·89
1910	3,037,675	1,754,359	57·75	3,141,709	1,714,812	54·58
1911	3,204,241	1,755,348	54·78	3,343,157	2,149,515	64·30
1912	3,133,661	1,662,120	53·04	3,467,975	2,039,201	58·80
1913	3,285,887	1,978,284	60·26	2,856,233	1,829,175	56·56
1914	2,989,211	1,797,561	60·13	3,129,204	2,112,379	67·51
1915	2,938,210	1,668,798	56·80	3,011,851	1,750,132	58·11
1916	3,038,964	1,475,316	48·55	2,799,871	1,632,886	58·32
1917	2,516,953	1,292,164	51·34	3,706,222	1,722,205	46·47
Totals	61,899,421	36,571,118	59·08	101,089,864	65,685,600	64·98

The assets of the twenty-four Canadian companies transacting fire business amounted at the end of the year to $24,713,770.59, covering a total amount of insurance of all kinds of $1,641,248,316, being at the rate of $15.06 for every $1,000 of insurance in force; they have also subscribed capital not paid up, amounting to $5,205,406, making a total security of $18.23 for every $1,000 insured. The liabilities of the same companies amounted to $12,289,109.53, made up as follows:—

Unsettled losses	$ 3,382,071 17
Unearned premiums	7,004,629 45
Sundry	1,902,408 91
	$12,289,109 53

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to $12,424,661.

The capital stock of these companies paid in cash amounts to $10,455,894.

The following table gives the condition at the end of 1917 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1917.

Company.	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed. Capital unpaid.
	$	$	$	$
Acadia Fire	400,000	400,000	433,352	None.
Beaver Fire	300,500	165,275	230,664	135,225
British America	1,400,000	1,399,030	972,758	970
British Colonial	1,000,000	220,136	74,200	779,864
British Northwestern	594,400	243,294	285,286	351,106
Canada Accident	500,000	43,320	343,441	456,680
Canada National	2,050,400	1,762,048	1,954,730	288,352
Canadian Fire	1,000,000	1,000,000	1,194,079	None.
Dominion Fire	241,700	198,810	141,063	42,890
Dominion of Canada G'tee and Acct	250,000	245,300	524,135	4,700
Globe Indemnity	500,000	200,000	367,012	300,000
Hudson Bay	872,400	230,850	153,182	641,550
Imperial Underwriters	457,400	175,000	218,965	282,400
Liverpool Manitoba	500,000	175,000	638,042	325,000
London Mutual	100,000	19,250	157,060	80,750
Mercantile Fire	250,000	50,000	332,139	200,000
Mount Royal	250,000	250,000	648,648	None.
North Empire	687,900	206,370	189,427	481,530
North West	250,000	100,000	203,196	150,000
Occidental	500,000	174,763	316,639	325,237
Pacific Coast	831,600	587,822	747,033	243,778
Quebec	225,000	125,000	490,489	100,000
Western	2,500,000	2,484,626	1,789,060	15,374
Totals	15,661,300	10,455,894	12,404,660	5,205,406

The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rent earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first four columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is $597,486.60. As, however, there was received from shareholders during the year $749,236.88 as additional capital and $2,525 as premium on capital, a total of $751,761.88, it is seen that there has been a decrease in surplus of $154,275.28 from sources other than the shareholders. In 1916 the decrease in policyholders' surplus was $95,008.94.

Fifteen companies show an underwriting profit, and the remaining nine an underwriting loss, the net gain amounting to $366,713.31. In 1916 the net underwriting loss was $47,792.30. The dividends declared were $1,212,716.21, which is greater than the $843,507.34 interest and rent earned upon the investments. The gains from miscellaneous sources were $231,397.03 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were $388,176.75 due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

CANADIAN FIRE INSURANCE COMPANIES.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1917.

Company.	Underwriting Profit.	Interest and rent Earned.	Received from shareholders,	Gains from other sources.	Total Gains.	Underwriting Loss.	Loss from other sources.	Dividends Declared.	Total Losses.	Balance Total net Gains.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia		30,850 90		8,256 96	39,107 86	34,018 02	44,696 53	24,000 00	102,714 55	— 66,506 69
Beaver	15,499 74	14,849 27	15,025 00	10,490 99	55,865 00		11,099 10	8,188 62	19,287 72	36,577 28
British America	320,086 96	80,613 63			400,700 59		66,311 50	96,250 00	162,561 50	238,139 09
British Colonial		8,264 27	330 70		8,594 97	38,717 78	26,603 27		65,321 05	— 56,726 08
British Northwestern	6,980 31	15,273 60	(a) 2,607 00		24,860 91		100 00		100 00	24,760 91
Canada Accident		25,095 49			25,095 49	44,773 17	2,836 07	4,332 00	51,941 24	— 26,845 75
Canada National	1,960 71	148,205 93	53,887 93		204,054 57		10,720 00	105,193 59	115,913 59	88,140 98
Canadian Fire	69,977 45	62,575 17	500,000 00	67 68	632,620 30			560,000 00	560,000 00	72,620 30
Canadian Lumbermen's		207 87		867 06	1,074 93	1,045 98	28 95		1,074 93	
Dominion Fire	173 53	13,366 28	2,165 00		15,704 81		18,908 99		18,908 99	— 3,204 18
Dominion of Canada Guarantee and Accident	17,892 12	31,703 12	(b) 1,800 00		54,395 24		10,073 41	29,382 00	39,455 41	14,93 983
(d) Globe Indemnity		26,222 35	108,850 00	38 30	135,110 65	8,907 65	88,087 47	20,000 00	116,995 12	18,115 53
Hudson Bay		10,366 50		6,725 27	17,091 77	8,726 53	3,000 00		11,726 53	5,365 24
Imperial Underwriters	10,946 56	11,709 48	64,525 00		87,181 04		4,553 49	42,870 00	47,423 49	39,757 55
Liverpool Manitoba	37,081 46	36,204 30		40,056 36	113,342 12		2,482 73	34,500 00	36,982 73	76,359 39
London Mutual	16,879 97	7,25 76	1,750 00	18,774 33	44,656 06		15,000 00		15,000 00	29,656 06
Mercantile	43,127 14	22,217 62			65,344 76		2,478 48	25,000 00	27,478 48	37,866 28
Mount Royal	51,883 21	60,000 19			111,883 40		23,873 44	95,500 00	119,373 44	— 7,490 04
North Empire		16,597 99	271 25	27,053 26	43,922 50	8,886 39	6,378 84		15,265 23	28,657 27
North West		15,906 80		89 07	15,995 87	6,050 64			6,050 64	9,945 23
Occidental	1,262 01	21,717 67			22,979 68		1,883 36		1,883 36	21,096 32
Pacific Coast	4,052 42	18,397 56	(c) 550 00		22,999 98		48,421 54		48,421 54	— 25,421 56
Quebec	12,098 01	28,920 33		8,304 57	49,322 91		639 58	62,500 00	63,139 58	— 13,816 67
Western		133,989 26		115,673 18	249,662 44	92,062 13		105,000 00	197,062 13	52,600 31
Totals	609,901 60	843,507 34	751,761 88	231,397 03	2,441,567 85	243,188 39	388,176 75	1,212,716 21	1,844,081 25	597,486 60

(a) Including $1,475 premium on capital stock. (b) Including $900 premium on capital stock. (c) Including $150 premium on capital stock.
(d) Including business of the Hamilton Fire Insurance Co.

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1917 a total cash income of $16,206,869.98, which is made up as follows:—

	1917.	The same in 1916.	The same in 1915.	The same in 1914.	The same in 1913.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Interest and dividends	780,713,08	739,598,70	672,405,80	640,459 29	653,599 51
Premiums	15,397,572 31	11,146,958 31	10,008,556 78	9,122,882 20	9,167,899 59
Sundry	28,584 59	78,632 00	59,795 55	15,256 69	176,558 37
Totals	16,206,869 98	11,965,189 01	10,740,758 13	9,778,598 18	9,998,057 47

In the same way the cash expenditure during 1917 has been $14,503,304.69 distributed among:—

	1917.	The same in 1916.	The same in 1915.	The same in 1914.	The same in 1913.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Losses paid	8,301,164 82	6,560,437 95	5,947,653 58	5,729,042 86	5,786,981 58
General expenses	4,985,344 75	4,040,279 91	3,701,268 00	3,639,927 00	3,676,506 81
Dividends to stockholders	1,216,795 12	438,319 62	510,429 13	329,588 53	481,899 58
Totals	14,503,304 69	11,039,037 48	10,159,350 71	9,698,558 39	9,945,387 97

Thus it appears that for every $100 of income there has been spent $89.49, namely: for losses, $51.22; for general expenses, $30.76, and for dividends to stockholders, $7.51. Hence, also, for every $100 of premiums received there has been paid out $94.19, namely: $53.91 for losses, $32.38 for expenses, and $7.90 for dividends to stockholders.

The total cash income received by the Canadian companies during the forty-three years from 1875 to 1917, inclusive, is $258,655,322.44. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 to 1917.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	$ cts	$ cts.	$ cts.	$ cts.
1875	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915	10,008,556 78	672,405 80	59,795 55	10,740,758 13
1916	11,146,958 31	739,598 70	78,632 00	11,965,189 01
1917	15,397,572 31	780,713 08	28,554 59	16,206,869 98
Totals	245,519,376 75	10,763,258 36	2,372,687 33	258,655,322 44

*Of this amount $197,500 was premium upon the new stock issue by the British America and the Western.

†Of this amount, $387,500 was premium upon new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of forty-three years amounted in the aggregate to the sum of $255,667,958.61, thus showing an excess of income over expenditure to the amount of $2,987,363.83. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 to 1917.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	*e* Excess of income over Expenditure. — *d* The Reserve.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	*e* 627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	*e* 74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	*d* 1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	*d* 4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	*d* 5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	*e* 116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	*d* 612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	*d* 134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	*d* 159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	*d* 14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	*e* 209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	*e* 60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	*d* 72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	*d* 2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	*e* 63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	*e* 248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	*d* 199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	*d* 243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	*e* 61,993 82
1894	2,749,953 44	1,389,355 12	157,025 56	4,296,334 12	*d* 7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	*d* 45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	*d* 50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	*e* 47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	*e* 37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	*d* 190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	*d* 396,046 31
1901	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	*e* 164,978 84
1902	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	*e* 460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	*e* 586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	*d* 1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	*e* 533,927 32
1906	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	*d* 574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	*d* 111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	*d* 490,788 93
1909	4,412,541 61	2,941,149 99	339,009 65	7,692,692 25	*e* 442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	*e* 416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	*e* 613,928 21
1912	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	*e* 491,340 12
1913	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	*e* 52,669 50
1914	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	*e* 80,039 79
1915	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	*e* 581,407 42
1916	6,560,437 95	4,040,279 91	438,319 62	11,039,037 48	*e* 926,151 53
1917	8,301,164 82	4,985,344 75	1,216,795 12	14,503,304 69	*e* 1,703,565 29
Totals	160,193,608 60	85,683,150 97	9,791,199 04	255,667,958 61	*e* 2,987,363 83

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company	Newfoundland.
British America Assurance Company	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
British Colonial Fire Insurance Company	France.
Canada Accident Assurance Company	United States.
Canadian Fire Insurance Company	Newfoundland.
Mount Royal Assurance Company	United States.
North West Fire Insurance Company	Newfoundland and India.
Pacific Coast Fire Insurance Company	Great Britain.
Western Assurance Company	British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by 84 companies: 26 Canadian, 17 British and 41 Foreign companies. Forty-nine of these companies likewise transacted fire insurance, and one transacted life insurance.

In addition to these eighty-four companies, there were six fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of these twenty-six Canadian companies which carried on business other than fire or life eighteen transacted miscellaneous classes of business only. Of these, eight transacted sickness insurance; seven accident insurance; four, combined accident and sickness; seven plate glass insurance; six guarantee insurance; seven automobile insurance; two steam boiler insurance; three burglary insurance; one, tornado insurance, two, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these eighteen companies amounted to $6,765,461.97.

Their total liabilities amounted to $1,900,060.69 made up as follows:—

Unsettled losses	$ 496,842 86
Reserve of unearned premiums	1,013,381 22
Sundry	389,836 61
	$ 1,900,066 69

The excess of assets over liabilities was $4,865,401.28. The capital stock paid up in cash was $2,620,089.29. There was thus a surplus over all liabilities and capital stock of $2,245,311.99 being a decrease in surplus over the preceding year 1916 of $159,658.48.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *uncarned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference, between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was $169,651.96. Eleven companies made a gain and seven companies showed a loss.

The dividends declared amounted to $173,239.35, which is less than the interest and rent earned upon investments. The total net underwriting gain was $73,966.30, as against a loss of $129,097.96 in 1916.

CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1917

Company.	Underwriting profit.	Interest and rent earned.	Received from shareholders.	Gains from other sources.	Total gains.	Underwriting loss.	Loss from other sources.	Dividends declared.	Total losses.	Balance net gain.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection		15,129 05			15,129 05	5,763 79	3,146 61		8,910 40	6,218 65
Canada Hail	17,440 59	2,609 30		373 84	20,423 73		373 85		373 85	20,049 88
Canada Weather		1,228 00	2,975 50	78 12	4,281 62	2,348 77	512 09		2,860 86	1,420 76
Canadian Surety	15,065 12	15,252 95	25,000 00		55,318 07		367 06	10,625 00	10,992 06	44,326 01
Casualty Co. of Canada		1,033 34	2,278 41		3,311 75	5,433 29	190 00		5,623 29	−2,311 54
Chartered Trust and Executor		10,778 85	115 97	3,500 00	14,394 82		28,111 95	12,436 84	40,548 79	−26,153 97
Dominion Gresham		6,645 55		1,180 38	7,825 93	8,980 80	2,009 98		10,990 78	−3,164 85
General Accident	16,553 48	22,205 34			38,758 82		7,346 19		7,346 19	31,412 63
General Animals	4,649 25	2,165 85	415 00		7,230 10					7,230 10
Guarantee Co. of North America	70,574 39	94,327 32			164,901 71		109,392 00	50,259 00	159,651 00	5,250 71
Guardian Ins. Co. of Canada	3,224 11	13,450 61	125,000 00	4,888 97	146,563 69					146,563 69
Imperial Guarantee and Accident	1,726 54	19,539 75			21,266 29		5,000 00	16,000 00	21,000 00	266 29
London and Lancashire Guarantee and Accident Co		27,719 02		97 96	27,816 98	32,619 28			32,619 28	−4,802 30
Merchants Casualty Co	7,514 37	8,396 55	7,675 00		23,585 92		12,423 29	59,800 57	72,223 86	−48,637 94
Merchants and Employers		7,339 74	1,806 00		9,145 74	8,773 86		5,958 00	14,731 86	−5,586 12
Loyal Order of Moose	422 27	693 54			1,115 81		633 91		633 91	481 90
North American Accident		14,857 82			14,857 82	389 75	2,689 75	18,159 94	21,239 44	−6,381 62
Protective Association	1,105 72	2,371 85		47 30	3,524 87		55 19		55 19	3,469 68
Totals	138,275 84	265,744 43	165,265 88	10,166 57	579,452 72	64,309 54	172,251 87	173,239 35	409,800 76	169,651 96

ACCIDENT INSURANCE, 1917.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance* and *Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by twenty-eight companies, viz.: twelve Canadian, eight British and eight Foreign.

EMPLOYERS' LIABILITY.

Of the thirty accident companies, twenty-two transacted employers' liability insurance, viz.: nine Canadian, nine British and four Foreign companies.

The total premiums received for this class of risks was $2,437,392 and the losses paid amounted to $1,309,955, with unsettled claims outstanding to the amount of $867,556.

An abstract will be found at page clxxiii.

ACCIDENT.

The total premiums for this class of business were $1,644,664. The claims paid amounted to the sum of $647,303, and there were outstanding at the close of the year unsettled claims amounting to $250,688.

An abstract will be found at page clxx.

Section 134 of the Insurance Act 1917, prescribes certain provisions which all personal accident and sickness policies issued after January 1, 1918, must contain, and provision is also made that renewal receipts issued after September 20, 1917, in respect of such policies issued theretofore shall be deemed to contain the said provisions. In pursuance of this legislation all companies have filed forms complying with the section and it is satisfactory to note that in practically all cases uniformity of phraseology has been adopted.

The conditions prescribed by the Act were prepared after an examination of the existing legislation in other countries and after consultation with the representatives of the insurance companies, whose committees had for some time been considering the question of standard conditions. They were also submitted to the proper departments of the various provinces of Canada and approved by the majority.

The legislation will substitute substantial uniformity for wide divergence in accident and sickness contracts in Canada and will it is believed better protect the policyholders of the companies.

COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to $859,955 and the claims paid, to $374,647. There were outstanding at the close of the year unsettled claims amounting to $97,858.

An abstract will be found at page clxxi.

AUTOMOBILE INSURANCE, 1917.

The business of automobile insurance has this year, as last year, divided into two classes, that including fire risk and that excluding fire risk. The former class includes policies insuring against fire only and against fire in combination

with burglary and transportation, but the fire portion of this class is a very large proportion of the total and should be taken account of in estimating the total fire loss experienced in Canada.

The business of automobile insurance (including fire risk) was transacted by twenty-six companies, of which three were Canadian, ten British and thirteen foreign companies. The premiums received amounted to $593,008, and the claims paid, to $227,286, with $61,728 of claims outstanding.

An abstract will be found at page clxxi.

The business of automobile insurance (excluding fire risk) was transacted by twenty-six companies, viz.: ten Canadian, eight British and eight foreign companies. The premiums received amounted to $831,827, and the claims $247,500, with $142,674 of claims outstanding.

An abstract will be found at page clxxii.

An important change made at the 1917 Session of Parliament in section 13 of the Act will now permit of the combination of contracts of automobile, fire and inland transportation, insurance in one policy, so that now automobiles can be fully covered against all ordinary hazards by a single policy.

BURGLARY INSURANCE, 1917.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada fifteen years ago. It is carried on by thirteen companies, six Canadian, three British, and four foreign companies. The total premiums received amounted to $159,858, and the losses paid to $50,636, with unsettled claims outstanding at the end of the year amounting to $12,323.

An abstract will be found at page clxxiii.

EXPLOSION INSURANCE, 1917.

Explosion insurance was transacted by one Canadian and three foreign companies. The premiums received during the year amounted to $134,787 and losses paid to $110.

An abstract will be found at page clxxiv.

The definition of explosion insurance was widened by The Insurance Act, 1917 to include what is known as war risk and bombardment insurance. Section 2 (y) now provides that the term includes insurance against damage "caused by bombardment, invasion, insurrection, riot, civil war or commotion or military or usurped power".

GUARANTEE INSURANCE, 1917.

Guarantee business was transacted by nineteen companies, of which nine are Canadian, five British and five foreign companies.

The total premiums received were $824,638, and the net amount paid for claims was $223,668, with unsettled claims amounting to $338,154 outstanding at the end of the year.

An abstract will be found at page clxxiv.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion which is not included in the above.

HAIL INSURANCE, 1917.

This class of business is of comparatively recent development. During 1917, fifteen companies received premiums amounting to $3,035,895 and paid losses amounting to $1,360,915. Claims outstanding at the end of the year amounted to $7,553.

An abstract of hail insurance will be found on page clxxv.

Under the provisions of The Insurance Act, 1917 Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent of the hail profits for the year, until the said fund reaches fifty per cent, of the net hail premiums. British and foreign companes are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business beiug undertaken by weak companies the Treasury Board has increased the initial deposit ot $50,000.

INLAND TRANSPORTATION INSURANCE, 1917.

This class of business was transacted by thirteen companies, two Canadian, four British and seven foreign companies. Premiums received amounted to $222,402, and claims paid to $60,943. Claims outstanding amounted to $3,865.

An abstract will be found on page clxxv.

LIVE STOCK INSURANCE, 1917.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to $85,319, the losses paid $44,049, with unsettled claims at the end of the year amounting to $7,301.

An abstract will be found at page clxxvi.

PLATE GLASS INSURANCE, 1917.

The business of plate glass insurance was transacted by twenty-three companies, viz.: eleven Canadian, six British and six Foreign companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $353,801, and the total losses paid were $153,106. and there were outstanding at the end of the year unsettled claims amounting to $98,464.

An abstract will be found at page clxxvi.

SICKNESS INSURANCE, 1917.

The business of sickness insurance was carried on by twenty-four companies viz: eleven Canadian, nine British, and four foreign companies.

Premiums received amounted to $876,442, and claims paid to $412,930. Amount of unpaid claims at the end of the year was $118,402.

In adddition to the twenty-four companies above referred to, six fraternal societies, licenses by this department, the Independent Order of Foresters,

the Alliance Nationale, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to $497,909 and the claims paid amounted to $444,548.

An abstract will be found at page clxxvii.

SPRINKLER LEAKAGE INSURANCE, 1917.

Sprinkler leakage insurance was carried on by nine companies—three British and six Foreign companies. The premiums received during the year amounted to $62,282, and the losses paid to $33,456 with $23,708 losses outstanding at the end of the year.

An abstract will be found at page clxxviii.

STEAM BOILER INSURANCE, 1917.

This class of business was carried on by six companies—two Canadian and four Foreign companies. The total premiums received amounted to $219,605, and the claims paid, to $31,899, with $21,270 unsettled claims outstanding at the end of the year.

An abstract will be found at page clxxviii.

TITLE INSURANCE, 1917.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation.

No premiums were received during the year, and no losses were incurred.

TORNADO INSURANCE, 1917.

Tornado insurance was carried on by fifteen companies—one Canadian, one British and thirteen United States companies, the total premiums received being $35,137, and the losses paid, $49,065 with $46,236 unsettled losses at the end of the year.

An abstract of tornado insurance will be found on page clxxix.

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 20, 1918), there are two hundred and six companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance	58
" "	life insurance, assessment plan	5
" "	fire insurance	110
" "	accident insurance	28
" "	combined accident and sickness	6
" "	guarantee insurance	19
" "	steam boiler insurance	6
" "	plate glass insurance	24
" "	burglary insurance	13
" "	inland transportation insurance	15
" "	sickness insurance	33
" "	title insurance	1
" "	tornado insurance	16
" "	live stock	2
" "	hail insurance	17
" "	automobile insurance (including fire risk)	31
" "	automobile insurance (excluding fire risk)	32
" "	sprinkler leakage	9
" "	fly wheel, lightning, explosion, etc	6

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at June 20, 1918, amounted to $114,815,035.25 in securities, as follows:—

Canadian government securities	$29,116,454 35
Canadian provincial securities	10,705,174 34
British government securities	2,936,261 06
British colonial securities	1,620,540 52
United States bonds	936,000 00
New York State bonds	181,000 00
Massachusetts bonds	1,875,000 00
Rhode Island bonds	100,000 00
California State bonds	91,000 00
Japanese government bonds	35,971 33
Belgian government bonds	164,320 20
Montreal harbour bonds	65,000 00
Canadian municipal securities	53,898,658 48
Bank stock	20,000 00
Loan companies' debentures	1,177,999 97
Canadian railway securities, guaranteed	11,150,939 65
Temporary Cash deposits	64,184 67
Anglo French	75,400 00
French rentes	601,130 68
Total	$114,815,035 25

There was also deposited with Canadian trustees, in conformity with the Act, $29,161,444.12 making a total of $143,976,479.37 for the protection of policyholders, being an increase since last report of $18,273,391.68.

The distribution of the total sum of $143,976,479.37 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life	$ 102,941,299 50
Fire	14,670,733 56
Fire and miscellaneous	21,816,721 98
Accident, guarantee, plate glass, etc	4,547,724 33
	$ 143,976,479 37

The total amount of premiums received in Canada for all forms of insurance excluding life insurance, was $44,121,449 of which $9,394,035 was received by Canadian companies, and $34,727,414 by British, and Foreign companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1917 (EXCLUDING LIFE).

Fire	$ 31,246,530
Automobile (including Fire Risk)	593,008
Automobile (excluding Fire Risk)	831,827
Personal Accident	1,644,664
Combined Accident and Sickness	859,955
Guarantee	824,638
Plate Glass	353,800
Steam Boiler	219,605
Burglary	159,858
Sickness (so far as separate return made)	1,374,351
Inland Transportation	222,402
Employers' Liability	2,437,391
Sprinkler Leakage	62,282
Live Stock	85,319
Hail	3,035,895
Explosion	134,787
Tornado	35,137
Total	$ 44,121,449

Or dividing them according to the nationalities of the companies:—

—	Canadian Companies.	British Companies.	Foreign Companies.	Totals..
	$	$	$	$
Fire	4,782,833	16,317,311	10,146,386	31,246,530
Accident	780,325	509,401	354,938	1,644,664
Combined Accident and Sickness	710,935	None	149,020	859,955
Automobile (including Fire Risk)	36,413	190,798	365,797	593,008
Automobile (excluding Fire Risk)	352,136	349,975	129,716	831,827
Burglary	53,064	2,651	104,143	159,858
Employers' Liability	771,110	1,381,227	285,054	2,437,391
Explosion	6,176	None.	127,611	134,787
Guarantee	281,345	319,608	223,685	824,638
Hail	307,574	587,529	2,140,792	3,035,895
Inland Transportation	24,833	66,828	130,741	222,402
Live Stock	59,161	26,158	None	85,319
Plate Glass	132,514	106,046	115,240	353,800
Sickness	969,684	204,801	199,866	1,374,351
Sprinkler Leakage	None.	1,723	60,559	62,282
Steam Boiler	126,272	None.	93,333	219,605
Tornado	—440	775	34,802	35,137
Totals	9,394,035	25,118,831	10,678,583	44,121,449

LEGAL DECISIONS.

1. Fire Insurance.

(a) *Fire Insurance—Absence of Proof of Loss—Insurable Interest—Policy of Courts—Insurance as Indemnity. Company—Practice—Application for Restoration to Register.*

Held that an appeal from a judgment against the appellant company upon policies of fire insurance should be allowed. (Per curiam, Martin, J. A., holding that there was no proof that the goods insured were actually in the house at the time of the fire, McPhillips, J. A., dissentiente.)

It is the province, if not the duty, of the Court, to lean towards the establishment of insurable interest. (Per McPhillips, J. A., *Stock v. Inglis*, 12 Q.B.D. 564 and *Glasgow Provident v. Westminster Fire*, 14 R. 947 referred to.)

Contracts of insurance cannot always be viewed as contracts of indemnity only. (Per McPhillips, J. A., *Dalby v. India & London Life*, 15 C.B. 365 referred to.)

An application to restore a company to the register may be made upon summons in Chambers. (Per McPhillips, J. A., *Murphy v. Star Exploring and Mining Co.*, 1 M.M.C. 450 distinguished).

Appeal by defendant from judgment of Hunter, J. Appeal allowed,

April 3, 1917—British Columbia Court of Appeal—*Anderson et al. (Plaintiffs) Respondents v. German American Insurance Co. (Defendant), Appellant*—(1917) 2 *Western Weekly Reports*, p. 632.

(b) *Proofs of Loss—Waiver—Denial of Liability—"Insurance Contract"—Application for Insurance for 12 Months—Interim Receipt for 30 Days—Difference in Contract from that Applied for—Failure to Point out—Insurance Act, R.S.O. 1914, ch. 183, sec. 2 (14), sec. 194, Condition 8—Fire Taking Place after Expiry of 30 Days—Evidence—Estoppel—Notice of Cancellation.*

In an action to recover the plaintiffs' loss in respect of property destroyed by fire, alleged to have been insured by the defendants, it was *held* that it was not open to the defendants to put forward the non-delivery of proofs of loss as a defence, because they denied their liability and denied that they had insured the property.

The plaintiffs applied for an insurance for twelve months from the date of the application; the defendants delivered an interim receipt, by which the term of the risk was only thirty days from its date; the fire occurred on the day after the expiry of the thirty days:—

Held, that, an interim receipt being, by sec. 2, cl. 14, of the Insurance Act, R.S.O. 1914, ch. 183, a "contract of insurance", and the defendants not having pointed out in writing the particulars wherein the interim receipt differed from the application, it must be deemed to be a policy in accordance with the terms of the application; statutory condition 8, sec. 194; and, therefore, in force when the fire occurred.

Held, also, upon the evidence, that the interim receipt was not applied for by the plaintiffs in lieu of or in substitution for the policy applied for.

Held, also, that the defendants were estopped from contending that the policy (interim receipt) was not in force at the time of the fire—they having, before then, and while, according to their contention, the receipt was in force, notified the plaintiffs that the policy would be cancelled at a date named, later than the date of the fire.

Feb. 21, 1917—Ontario Supreme Court—*Beury v. Canada National Fire Insurance Co.*. XXXVIII O. L. R., 596.

On appeal by defendants judgments were given by the Appellate Division as follows, April, 13, 1917 (XXXIX O.L.R., p. 343).

Per Meredith, C.J.C.P.: The onus of proof was upon the plaintiffs; and, in order to succeed on this appeal, they must have proved at the trial either: (1) that the contract of insurance was for 12 months; or (2) that, on an application for 12 months' insurance, the defendants, without pointing out in writing that their interim receipt was for 30 days at most (statutory condition 8), sent to the plaintiffs their interim receipt for that period only. The questions arising were purely questions of fact; and, although the conclusion that the plaintiffs had failed to satisfy the onus of proof, in both respects, might be reached without any great difficulty, yet, as three of the four Judges composing the Appellate Court were able to find in favour of the plaintiffs on one or both of the questions upon which the parties' rights depended, the judgment of the Court must be in favour of the plaintiffs.

Sharkey v. Yorkshire Insurance Co. (1916), 37 O.L.R. 344, explained.

Per Riddell, J.: There was an oral application for insurance and also a written application. The defendants, upon receipt of the application in writing, chose to accept it rather than the oral. Their manager, upon receipt of the writen application, which was for an insurance for 12 months, issued, in answer to it, an interim receipt, expressly referring to it. The defendants must be in the same position as if the written documents show the contract; and the effect of statutory condition 8 was to make the interim receipt a binding contract. The defendants could have no advantage from the terms of the interim receipt: *Dominion Grange Mutual Fire Insurance Association* v. *Bradt* (1895), 25 S.C.R. 154.

Per Rose, J.: The fair result of the evidence was, that there was a parol application for and granting of insurance for the longer period "subject to inspection," and, as incidental to and part of that insurance, a request for and the issue of the interim receipt, as evidencing the agreement that had been made. Some slight effect also should be given to the fact that the receipt recited an application for insurance for 12 months. And, upon this finding as to the facts, the defendants, because of the 8th statutory condition, or even without reference to it, must be considered to have entered into a contract for a year, from which they could escape only by terminating the insurance in the way prescribed by the Act.

(*c*) *Misrepresentation as to Title.*

A lessor's covenant to convey does not give the lessee such an interest in the land as will warrant his representation that he is owner of the property when applying for insurance; his answer to that effect on the application amounts to a material misrepresentation which voids the policy.

March 10, 1917—Nova Scotia Supreme Court—*Daniels* v. *Acadia Fire Insurance Co.* 35 Dominion Law Reports, p. 601.

(*d*) *Agency—Contract Suggested by Agent—Efficient cause—Bringing of Parties Together—Quantum Meruit.*

Company—Contract of—Absence of Seal—Fire Insurance Company as Trading Company.

Company—Fire Insurance—Managing Director—Power to Bind Company to Remunerate Agent—Presumption of Power of Managing Director to Contract.

The plaintiff, an employee of the defendant company, suggested to it a reinsurance transaction, in consideration of "a reasonable commission"

for conducting the negotiations. While the resulting negotiations between the defendant company and the company whose business it was taking over were pending, the latter company went into liquidation, and the arrangement was consummated through its liquidator and a representative of the defendant company especially delegated by its managing director for that purpose.

Held that the contract as completed did not differ materially from that suggested by the plaintiff, that he in bringing the parties together and furnishing information was the efficient cause of the transaction as finally carried out and was, therefore, entitled to recover on a *quantum meruit* the sum of $750.

When a contract with a company is executed an objection because of the absence of its corporate seal will not be sustained: *Bernardin v. North Dufferin*, 19 S.C.R. 581; *Forrest v. Great Northwest Central Ry. Co.*, 12 M.R. 472.

A fire insurance company in so far as it conducts the business of insurance for profit is on the same plane as a trading corporation (*Citizens Insurance Co. v. Parsons*, 7 App. Cas. 96 applied); it is, therefore, bound by contracts, although not under its corporate seal, entered into for the purposes for which it was incorporated: *South of Ireland Colliery Co. v. Waddle*, L.R. 3 C.P. 463; *National Malleable Castings Co. v. Smith Falls, etc. Co.*, 14 O.L.R. 22; it is certainly so bound if its Act of incorporation makes sec. 160, *The Companies Act* R.S.C. ch. 79, applicable.

A managing director of a fire insurance company has power to bind it by an agreement to pay an agent remuneration for services rendered it in its business of insurance, including a reinsurance contract, where the company is authorized by its charter to reinsure.

The authority of a managing director of a company to bind it by a contract must be presumed in favour of the other party to the contract, unless it be shown that the director had not power to make the contract on behalf of the company and that the other party was aware of such power. (The case last cited, *supra*, and *Thompson v. Brantford, etc. Operating Co.*, 25 O.A.R. 340; *Muldowan v. German Canadian Land Co.*, 10 W.L.R. 561 followed.)

Appeal by plaintiff from judgment by Metclafe, J. Appeal allowed.

October 15, 1917—Manitoba Court of Appeal—*Foster* (*Plaintiff*), *Appellant v. British Colonial Fire Insurance Company* (*Defendant*), *Respondent.*—(1917), 3 Western Weekly Reports, p. 598.

(*e*) *Representations—Incendiarism—Materiality—Notice to Agent.*

Apprehension of incendiarism is a material fact, and should be made known to the insurer. Notice of such fact to insurer's general agent is notice to the insurer, and a condition to the contrary in the policy of insurance is unreasonable and non-effective.

June 14, 1917—Ontario Supreme Court—*Gabel v. Howick Farmers Mutual Fire Insurance Co.*—38 Dominion Law Reports, p. 139.

(*f*) *Principal and Agent* (§III-36)—*Compensation for Services Rendered—Insurance Adjustment.*

One employed to effect the adjustment of an insurance claim, but who merely assists in the prosecution of the claim, and is not the instrumentality whereby the negotiations and settlement are made, can only recover for the value of the services rendered, and not upon his retainer.

May 15, 1917—Alberta Supreme Court, Appellate Division—*Gilbert v. Weaver*—35 Dominion Law Reports, p. 377.

(*g*) *Church Lands Act—Statutory Conveyance—Compliance With Insurance—Plaintiff not Insured—Failure to Assign—Parol Insurance—Parol Variation of Written Policy.*

Trustees of the Greek Ruthenian Church of E. S. acquired land under *The Church Lands Act*, built a church thereon and insured the building by a policy in which the name of the assured appeared as the Greek Independent Church. Thereafter persons purporting to be the trustees of the Greek Ruthenian Church of E. S., only one of whom was an original trustee, by agreement with other trustees for a dissident party within the Church desirous of communion with Rome, known as the trustees of the Greek Catholic Ruthenian Church of E.S., conveyed the church to the bishop of the diocese of Canada of the Ruthenian Greek Church in communion with Rome. This conveyance did not comply with the requirements of *The Church Lands Act*. Upon destruction of the building by fire the latter Trustees sued for the policy moneys.

Held that the plaintiffs could not recover inasmuch as they had not procured the insurance, nor was it intended for their benefit, nor had they procured the rights of the insured party (Per Curiam Cameron, J. A., dissenting on the grounds that the plaintiffs had the beneficial interest in the property insured and further that a letter from one of the plaintiffs to the insurance company informing the company that " our church is no more Greek Independent but is acknowledged Ruthenian Greek Catholic Church " together with an acknowledgment of a premium and a change of name in the company's register amounted to an agreement that the policy already issued should stand with the substitution of the name as set out in the correspondence and precluded the defendant company from denying the validity of the policy.)

The *habendum* clause in Form No. 1 in the schedule to *The Church Lands Act* need not be slavishly adhered to; it is sufficient if a conveyance is executed to trustees in trust for some church or congregation, the name of which is set forth in the conveyance, with a limitation to successors (Per Howell, C.J.M.)

(*Semble*) Though a contract of insurance may be made without the issuance of a policy, yet such a contract may not be made in variance of an existing policy (Per Richards, J.A.)

Appeal by defendant from judgment of Galt, J. Appeal allowed.

October 11, 1916—Manitoba Court of Appeal—*The Trustees of The Greek Catholic Ruthenian Church of East Selkirk (Plaintiff) Respondent v. The Portage la Prairie Farmers Mutual Fire Ins. Co. (Defendant) Appellant.*—(1917), 1 Western Weekly Reports, p. 249.

(*h*) *Constitutional Law—Provincial Company—Powers of—Void Insurance—Money Had and Received.*

A company incorporated under the laws of the province of Manitoba has no power to do business outside Manitoba.

Money paid by the assured upon an insurance policy which a company has no power to make can be recovered in an action for money had and received. (*Re Phœnix Life Assurance Co., 2 J. & H. 411 applied*).

January 11, 1917—King's Bench, Manitoba—*Hooper Grain Co. et al.*, v. *Colonial Assurance Co.* (1917), 1 Western Weekly Reports, p. 1226.

(*i*) *Company—Insurance—Doing Business Outside Jurisdiction—7 Geo. V, ch. 12.*

(*Semble*) An insurance company incorporated by the legislature of Manitoba, without any limitation as to the locality of the property to be insured, but with the stipulation that the policy moneys are to be made payable within

the province of Manitoba might issue a policy in Manitoba to cover a loss by fire on a building in the State of Georgia and yet be considered as doing business only in Manitoba.

(*Semble*) Such a transaction would be good, even if it could be considered as doing business outside Manitoba, by the law of comity of nations (*C.P.R.* v. *Ottawa Fire*, 39 Can. S.C.R. 405 at p. 451 referred to).

In any event the transaction is *intra vires* of such insurance company by reason of the enabling Act 7 Geo. V, ch. 12, conferring upon companies the general capacity which the common law ordinarily attaches to corporations incorporated by royal charter under the great seal.

May 2, 1917—Manitoba Court of Appeal—*Kittles* (*Plaintiff*) *Respondent* v. *Colonial Assurance Co.* (*Defendant*) *Appellant* (1917) 2 Western Weekly Reports, p. 878.

(*j*) *Fire Insurance—Proofs of Loss—False Statement—Claim for Loss of Goods Which Had No Existence—Several Policies—Amount Payable Under Each Increased by False Claim—Right to Consider Allegation of Incendiarism—Investigation of Loss by Company as Waiver of Proofs.*

A false statement in the proofs of loss by fire that goods were destroyed which, in fact, had not existed vitiates the claim for insurance under a policy containing the statutory conditions, notwithstanding the fact that there were goods actually damaged to an amount exceeding that of the policy, if the amount of the policy be but part of the total insurance and the conclusion of the false claim adds to the sum for which the company is justly liable.

If, although there are suspicious circumstances surrounding the origin of a fire, an allegation of incendiarism is not established, such circumstances cannot be taken into account in determining whether a false statement in the proof of loss is such as to vitiate the claim. (Per Cameron, J. A.).

The fact that a fire insurance company proceeds to make an investigation on its own account as to a loss does not waive the requirement of proofs of such loss. (Per Cameron, J. A.).

Appeal by defendants from the judgment of Macdonald, J. Appeal allowed.

June 5, 1917—Manitoba, Court of Appeal—*Maple Leaf Milling Co.* (*Plaintiff*) *Respondent* v. *Colonial Assurance Co.* (*Defendant*) *Appellant*. (1917) 2 Western Weekly Reports, 1091.

(*k*) *Extra Territorial Powers as to doing Business—Insurance.*

An insurance company incorporated under a Dominion statute has the inherent power, unless forbidden by its charter, to carry on business and to issue policies to persons and on property outside of Canada.

April 4, 1917—Quebec Superior Court—*Montreal-Canada Fire Ins. Co.* v. *National Trust Co., Ltd.*—35 Dominion Law Reports, p. 445.

(*l*) *Fire—Added Conditions—"Just and Reasonable"—Exaction of Conditions by Company.*

Vacancy of Premises—Further Insurance—Assent of Company.

Held that under the circumstances a policy of fire insurance was not affected by vacancy of the premises without consent of the insurance company or avoided by the effecting of a subsequent insurance without the assent of the company,

both matters forming the subject matter of conditions, and that, under the circumstances it was not just and reasonable to exact such conditions within the meaning of the statutory clause. An added condition in a fire policy to the following effect: "This policy will not cover vacant or unoccupied buildings (unless insured as such) and if the premises insured shall become vacant or remain unoccupied for more than ten days this policy shall cease and be void unless the company shall by endorsement on the policy allow the insurance to be continued" contemplates, in the case of premises insured as being "occupied as an hotel only", a vacancy or desertion of the building in its ordinary undestroyed condition and cannot be affected by the fact that the owner of the building slept in it for a time.

In applying sec. 72 of the Alberta *Insurance Act* (as to additions to statutory conditions being just and reasonable) the Court may hold that a specific interpretation of the words of an added condition, which on their face they may properly bear, is unjust and unreasonable, at the same time leaving the added condition applicable to cases, where its application is just and reasonable.

Appeal by plaintiff from judgment of Hyndman, J. Appeal allowed.

January 13, 1917—Supreme Court of Alberta, Appellate Division—*Moran* (*Plaintiff*) *Appellant* v. *North Empire Fire Insurance Co.* (*Defendant*) *Respondent.* (1917), 1 Western Weekly Reports, p. 1192.

(*m*) *Material Misrepresentation—Previous Fires.*

A question in an application for insurance as to whether the insured ever had any property destroyed by fire is material to the risk, misrepresentation of which vitiates the policy.

(*Western Assurance Co.* v. *Harrison*, 33 Can. S.C.R. 473, reversing 35 N.S.R. 488, followed.)

May 4, 1917—Alberta Supreme Court, Appellate Division—*Wilton* v. *Occidental Fire Insurance Company*—35 Dominion Law Reports, p. 267.

(*n*) *Transfer of Policy to Mortgagee—"Absolute Assignment"—Right to Sue.*

An assignment of a policy to a mortgagee of the insured property, absolute on its face, though in fact given by way of security for the mortgage debt, is an "absolute assignment", not a charge within the meaning of the Judicature Ordinance, and the assignor has no further right to sue thereon.

May 4, 1917—Alberta Supreme Court—*Wilton* v. *Rochester German Underwriters Agency*—35 Dominion Law Reports, p. 262.

2. Accident and Sickness Insurance.

(*o*) *Accidental Injury—Hernia—Immediate Cause.*

Hernia resulting from playing golf, and not due to any pre-existing disease, is an "accidental injury", "immediately" caused by accident, within the meaning of an accident policy, though the assured be predisposed thereto owing to his physical condition.

(See also *Fidelity & Casualty Ins. Co.* v. *Mitchell* (P.C.) 36 D.L.R. 477).

May 28, 1917—Quebec Court of Review—*Claxton* v. *Travelers Ins. Co. of Hartford*—36 Dominion Law Reports, p. 481.

(p) *Appeal—Leave to Appeal to Privy Council Given by Judicial Committee—Power of Supreme Court of Ontario to Stay Execution—Privy Council Appeals Act R.S.O. 1914, ch. 54, sec. 10—Inherent Jurisdiction.*

Section 10 of the Privy Council Appeals Act, R.S.O. 1914, ch. 54, has application only to the appeals for which it provides; but the Supreme Court of Ontario has inherent jurisdiction over the proceedings in it; and in a case where an appeal to the Privy Council does not lie as of right under the Act, but the Judicial Committee has given leave to appeal, the Court will, upon security being allowed, stay execution upon the judgment from which the appeal is taken.

Appeal from judgment of Appellate Division, June 9, 1916, XXXVII O.L.R., P. 335.

Jan. 3 and Feb. 7, 1917—Ontario Supreme Court (Appellate Division)—*Mitchell vs. Fidelity and Casualty Co. of New York.*—XXXVIII O.L.R., 543.

The judgment of the Judicial Committee is reported as follows:

(q) 1. *Accident Policy—Direct Cause—Total Disability—Sprained Wrist—Tuberculosis.*

A sprained wrist incapacitating one from performing his work as an eye, ear, nose and throat specialist, is a "total disability that prevents him from performing any and every kind of duty pertaining to his occupation," within the meaning of an accident policy; the disability is "immediate and continuous", resulting from accidental means, "directly, independently and exclusively from all other causes," though recovery had been prevented by a latent tuberculous condition becoming active.

2. *Warranty—Misrepresentation—Health—Tuberculosis.*

It is not a misrepresentation or breach of warranty by an assured that he was in "sound condition mentally and physically," merely because he once suffered with a tubercular affection of the lung which has healed up, no disease being apparent which could not have passed him as sound under any medical examination.

(28 D.L.R. 361, 37 O.L.R. 335, affirming 26 D.L.R. 784, 35 O.L.R. 280, affirmed.)

July 27, 1917—Judicial Committee of the Privy Council—*Fidelity and Casualty Insurance Co. vs. Mitchell*—36 Dominion Law Reports, p. 477.

(r) *Accident du travail—Electricien—Chute en bas d'un poteau—Interpretation de contrat.—C. civ., art. 1019, 1020.*

Un contrat d'assurance, par lequel l'assureur assume les risques d'accidents pouvant survenir à des ouvriers à l'occasion des travaux "d'installation de fils électriques à l'intérieur et à l'extérieur des édifices", couvre aussi les accidents auxquels s'expose un ouvrier, en travaillant au posage ou au déplacement de fils électriques sur un poteau, érigé près d'un édifice comme accessoires des travaux d'installation à l'extérieur de l'édifice.

December 29, 1916—Quebec Superior Court—*Goulet et autre v. The Merchants and Employers Guarantee and Accident Company*—51 Q.R., (1917), p. 256.

(s) *Illness Confining to House—Neurasthenia—Total Disability.*

A nervous breakdown, or neurasthenia, for which a person is ordered by a physician to abstain from any kind of work, is an illness that "necessarily confines to house," and "totally disables" from work within the meaning of a sick benefit policy.

November 30, 1916—Quebec Court of Review—*Guay v. Provident Accident and Guarantee Co.*—34 Dominion Law Reports, p. 72.

(*t*) *Accident—Railway Employee—Provision for Order on Paymaster to Deduct Premium from Insured's Wages—Wages' Variable—Duty of Company to Notify Paymaster—Failure of Estoppel.*

A policy of accident insurance, the beneficiary thereunder being a railway employee, was issued in consideration, *inter alia*, of an order on the paymaster of the applicant for the amount of the yearly premium and the application and the policy both provided that should the paymaster omit for any reason to collect the premiums as stated in said order the insured must remit the premium to the insurance company and on his failure to do so the policy would become void at the expiration of the period provided for by the previous premium paid. The order was given to the paymaster by the insured in the words of the condition. In each of five successive years the insurance company notified the paymaster to deduct from the insured's wages the sums mentioned in the order and said deductions were made, and the amount thereof remitted to and received by the insurance company, thereby keeping the policy in force until April 11, 1916. Such notice, however, was not given the paymaster in the year 1916, nor did the insurance company receive any money from him in that year, nor did it inform the insured that it had not given or did not intend to give notice to the company as in previous years. The insured died in September, 1916, as the result of an accident which was admittedly covered by the policy, but the insurance company contended that the policy had lapsed at the time of his death.

Held, in view of the fact that the insured was not in receipt of a monthly wage but of an amount varying each month and subject to varying deductions, he should not be presumed to have received his wages for the months between April, 1916, and his death with knowledge that the necessary deductions therefrom for his premiums had not been made by the paymaster; and that the contract imposed upon the insurance company the duty of giving notice of the order to the paymaster thereby enabling him to collect the premium if the insured had earned it, and, in view of its failure of duty in this respect, and furthermore, of its failure to notify the insured of its intention to ignore the order and look directly to him for payment, (if it had that right), it waived its right to enforce against the beneficiary the provisions of the contract referred to, or, at all events, was estopped by its conduct from setting up failure of the insured to comply with these provisions as a good defense to this action.

June 25, 1917—King's Bench, Manitoba—*Moore v. Globe Indemnity Co. of Canada*—[1917], 2 Western Weekly Reports, p. 1207.

(*u*) *General Accident—Policy—Conditions—Notice of death—Proof of death—Affidavit — Prescription — Reserve — Renunciation — Private International Law—C.C. Arts. 2186, 2478, 2490—R.S., 1909, Art. 7030.*

1. The following letter: "April 24, 1912—On behalf of the estate of the late Thompson Beattie, we beg to formally inform you of the death of the assured which occurred in the loss of the SS. *Titanic* on the 14-15 inst. Kindly forward the necessary claim papers", is a compliance to a clause in an Insurance Policy, stipulating that written notice of any injury for which claim can be made shall be given to the company within fifteen days from the date of the accident, with full particulars thereof.

2. Where there is a clause in a General Accident Policy to the effect that affirmative proof of the injury should be given to the company within a delay

of four months after date of such injury, the insured, failing to make such proofs or to establish that he was prevented to do it by good reasons, has no recourse against the company.

3. The terms "without prejudice" in a document, expressly reserve all the exceptions that the party signing it can invoke.

4. An affidavit is sufficient to prove the death of a passenger on a wrecked steamer, required by a clause of an insurance policy taken on his life, when no other proof is possible.

5. Even where a clause in an insurance policy enacts that no legal proceeding shall be brought for recovery, under the policy, unless begun within nine months from the time of the accident, the insured may, under the R.S., 1909, Art. 7030, take an action upon his policy within a year after the accident; he may also obtain an additional delay of six months from a judge on causes shown.

6. Where an insurance company, doing business throughout the Dominion of Canada, with its head office at the city of Montreal, enters into an insurance contract at Winnipeg with a preson domiciled there, the contract is governed by the law of the province of Quebec.

December 29, 1916—Quebec Superior Court—*The National Trust Company executor and trustee of Beattie v. The Sterling Accident and Guarantee Company of Canada and another.*—51 Q.R., (1917), p. 481.

(v) Chose in Action—Assignability—Rights Under Indemnity Insurance.

Employer's Indemnity—Assignments by Assured for Benefit of Creditors—Right of Assignee to pay Judgments Recovered by Employee as Conditions to Recovery under Policy.

The right of recovery under a policy of insurance against liability for injuries to employees is a chose in action which is assignable under sec. 26 (*e*) of *The King's Bench Act.*

On the assignment of a right or benefit which is subject to the performance of a condition, the right to perform the condition, where there is the power, also passes where there is nothing in the nature of personal service or consideration attaching to such performance.

On an assignment for the benefit of creditors of a policy of insurance against liability for injuries to employees it is the duty of the assignee to pay the whole amount of a judgment for damages recovered by an employee of the assignor, where such payment is a condition precedent to the right of recovery under the policy (*Re Law Guarantee Trust & Accident Society, Ltd., Liverpool Mortgage etc. Co.'s Case* (1914) L.R. 2. Ch. 617 followed).

May 25, 1917—King's Bench, Manitoba—*Newton et al v. North American Accident Ins. Co.*—(1917), 2 Western Weekly Reports, p. 1120.

(w) Company—Incorporated by Private Act—Insurance Company—Borrowing Powers—Subrogation.

An insurance company incorporated by private Act as a trading company held to have under the terms of such Act the power to borrow from a bank to make the deposit required by the Act, with the provincial government and that (per Macdonald, C. J. A. and Galliher, J. A.) even if the borrowing were *ultra vires* the bank was entitled to apply the money collected by it from securities in liquidation of the amount borrowed in the absence of any express direction as to its appropriation.

Appeal by plaintiff from judgment of Gregory, J. Appeal allowed.

April 30, 1917—British Columbia Court of Appeal—*Royal Bank (Plaintiff) Appellant v. B. C. Accident and Employers' Liability Insurance Co. Ltd. (Defendant) Respondent*—(1917), 2 Western Weekly Reports, p. 898.

3.—Guarantee Insurance.

(x) *Chose in Action—Assignability—Right of Action for Damages.*

Assignment—Equitable—Necessity of Action in Name of Assignor.

Principal and Surety—Bond to Secure Damages—Recovery of Interest and Costs Under.

A right to recover damages for trespass is, if a chose in action at all, not assignable at law, unless under the *Laws Declaratory Act.*

Where an assignemnt can operate only as an equitable assignment, action upon it by the assignee should be brought only in the name of the assignor, or, if an action be pending, can be continued only in the name of the assignor.

Where upon an application for an interim injunction, a bond is given by the defendant stipulating that the surety will " pay all such damages as may be awarded to the above named plaintiff ", the bond covers interest at the legal rate upon the judgment for damages from the date of entry thereof, but not the costs of the action. (Per Macdonald, C. J. A. and Galliher, J. A.) Per Martin, J. A.: Damages, interest and costs are covered by such a bond.

Appeal by defendant from judgment of Murphy, J. Appeal dismissed.

June 29, 1917—British Columbia Court of Appeal—*Deisler* (*Plaintiff*) *Respondent v. U. S. Fidelity Co.* (*Defendant*) *Appellant*—(1917), 3 Western Weekly Reports, p. 214.

On appeal to the Supreme Court of Canada, the appeal and cross-appeal were dismissed, Oct. 15, 1917.

(y) *Mistake—Money Paid under Mistake of Fact—Right to Recover—Surety Company—Fidelity Bond—Theft of Money by Employee of Bank—Application of, to Replace Moneys Stolen before Bond in Force—" Pecuniary Loss "—Recovery over upon Bond of another Company—Complete Relief over as to Costs.*

The plaintiff company, by its bond, guaranteed to pay to the defendant bank, " the employer, such pecuniary loss as the employer shall sustain ..... by theft ....." D., employed by the defendant bank as a clerk, stole a package of money from the bank, and used some of it to cover up a shortage in his accounts caused by previous thefts. The theft of the package was during the period covered by the bond, but the previous thefts occured before the bond was in force. The plaintiff company paid to the defendant bank the full amount of money in the package, believing, as did the bank also, that the parcel had been stolen by another employee. When it was discovered that the theft was D.'s, the plaintiff company demanded back part of what it had paid, i.e., an amount equal to that which D. had applied upon the shortage, but the demand was refused:—

Held, that, although the theft of the part so applied was complete, there was no pecuniary loss to the bank by reason of the theft; and the plaintiff company was entitled to recover as for money paid under a mistake of fact.

Gwynne v. Burnell (1840), 7 C.I. & F. 572, distinguished.

Held, also, that the defendant bank was entitled to recover from another surety company, made a third party, whose bond covered the period during which D. stole the sums making up the shortage, the amount recovered by the plaintiff company, with the addition of the defendant bank's costs of the defence of the action and its costs incurred by reason of the defence of the third party, together with the costs for which the defendant bank was liable to the plaintiff company.

April 11, 1917—Ontario Supreme Court—*United States Fidelity and Guaranty Co. v. Union Bank of Canada*—XXXIX, O. L. R., 338.

4. Live Stock Insurance.

(z) *Horse—Agent Filling in Forms—Materiality—Burden of Showing—Warranty.*

A mis-statement of the price which the applicant for insurance of a horse had paid for such horse, in reply to a question in the application is a material mis-statement. (Per Scott and Stuart, J. J.)

Where an applicant for insurance allows an insurance agent to fill in the answers in the application form and signs the same without taking the trouble to read it to see if the answers are correct, the agent should be treated as the agent of the applicant in so doing (*Lamothe v. North American Life Assurance Co.*, 2 E.L.R. 563 applied), but where the agent has never asked the plaintiff the questions contained in the application form and has filled the answers up himself, the applicant signing the document without reading the replies in reliance upon the assurance of the agent that they were all right; then, in the absence of fraud on the part of the agent or of proof that he acted merely for his own private ends, the knowledge of these facts must be imputed to the company, which, after acceptance of the premium and issue of the policy must be considered both to have waived the materiality of the questions (the price paid for the horse) and to be estopped from insisting upon the agency of the insurance agent for the applicant constituted by an agreement to that effect in the application form.

The burden of showing the materiality of the reply as to the price of the horse was upon the insurance company, and they had failed to do so. (Per Beck and McCarthy, JJ.)

Semble a warranty (qy. in insurance law) is of such a nature that a misrepresentation of a matter warranted is a breach of the contract (qy. of insurance) (Per Beck and McCarthy, JJ.)

Appeal by defendant from judgment of Walsh, J. Appeal dismissed.

January 13, 1917—Supreme Court of Alberta, Appellate Division—*Whitney (Plaintiff) Respondent v. Great Northern Insurance Co. (Defendant) Appellant.*—(1917), 1 Western Weekly Reports, p. 1159.

5.—Marine Insurance.

(aa) *Marine—"Peril of the Sea".*

Damage to a cargo from sea water that apparently had forced through the hatches of the ship during a storm is sufficient *prima facie* proof of injury from a "peril of the sea" within the meaning of an insurance policy covering a risk of that kind. (Court divided.)

June 29, 1917—British Columbia Court of Appeal—*Creeden v. North China Ins. Co.*—36 Dominion Law Reports, p. 359.

6.—Constitutional.

(bb) *Constitutional Law (§II A-19.4)—Foreign Companies—Insurance—License to do business.*

It is within Dominion legislative powers, under sec. 91 of the B.N.A. Act, as to the regulation of commerce and aliens, to prohibit foreign insurance companies from carrying on business without a federal license, even within the limits of a single province; to such extent sec. 4 of the Dominion Insurance Act, 1910, is *intra vires.*

(*Re Insurance Act*, 26 D.L.R. 288, (1916) 1 A.C. 588, explained and followed see also Annotation, 26, D.L.R. 295.)

November 15, 1917—Alberta Supreme Court—*Farmers Mutual Hail Ins. Ass'n v. Whittaker.*—37 Dominion Law Reports, p. 705.

LEGISLATION.

1.—Dominion Legislation.

(1) *The Insurance Act, 1917*, was assented to on September 20, 1917, and came into force on that date.

As the changes from the previous Act are, apart from the constitutional amendments, comparatively few, it is not considered necessary to print in this report the entire Act. A synopsis of the changes is however given below. When the numbers of the sections in the new Act differ from the numbers of the corresponding sections of the old Act, the latter numbers are shown in parentheses immediately after the former.

Section 2. Paragraph (d) defining "company" and paragraph (e) defining "Canadian company" have been redrafted to excluded the provincially incorporated companies.

Paragraphs (f), (g) and (h) defining "provincial company," British company" and "foreign company," respectively, are new.

Paragraph (y) defining "explosion insurance" is enlarged to include bombardment and war risk insurance.

Section 3. Subsection (1), paragraph (ii), sub-paragraphs (b) and (c). These exemptions have been transferred from sections 70 and 75 respectively of the old Act.

Section 4. Subsections (1) and (2) are new.

Subsections (3) and (4) include in substance the provisions of subsection (3) of section 3 and section 12 of the old Act.

Subsection (3) of this section specifically authorizes the issue of licenses to inter-insurance associations.

Section 7. Subsection (3) respecting the validity of the license is new.

Section 8. Subsection (1) has been amended to permit of the payment of total and permanent disability benefits under life insurance policies without reducing the amounts which may be paid as main benefits.

Subsections (2) and (3) replace subsections (2), (3), (4), and (5) of section 8 of the old Act.

Sections 9 and 10. These sections are amended by leaving to the discretion of the Treasury Board the conditions under which companies with wide charter powers may be deemed eligible for licenses under the Act.

A proviso has been added to section 9 dealing with the case of companies already transacting business in Canada but not able to immediately comply with the provisions of the section.

Sections 11 and 12. These sections replace section 4 of the old Act and prohibit Canadian, British and foreign companies from transacting insurance business in Canada without a license from the Minister.

Section 13. This section has been amended to permit of a contract of automobile insurance being combined in one policy with a contract of fire, explosion and inland transportation insurance.

Section 36. This section relating to the advertisement of capital and surplus is new.

Section 41. Subsections (4) and (5), providing for the issue of a conditional license requiring a company to make arrangments for reinsurance of its business

and providing for reinsurance by the Department if the company fails to do so, are new.

Section 42. This section, providing for the reinsurance of insolvent companies and giving the policyholders a preference on the assets of the company, is new.

Section 53, (52). Subsection (3), requiring that the permission of the Minister shall be obtained before any company enters into an agreement for amalgamation with, or reinsurance by, another company, is new.

Section 57, (56). This section, limiting salary agreements to five years, has been extended to apply to directors and agents as well as to officers or trustees.

Subsection (2), providing for the termination of agreements on insolvency or reinsurance of a company, is new.

Section 59, (58). Subsections (2) and (3), requiring provincial companies obtaining a license under the Act to dispose of unauthorized securities within five years, are new.

Section 60, (59). Paragraph (a) of subsection (1) has been amended to permit of the investment in debentures of Rural Telephone Companies.

Sub-paragraph (ii) of paragraph (b), respecting the investment in unsecured debentures, has been amended to provide that the company issuing the same must have paid regular dividends on its preferred or common stocks for at least five years immediately preceding the date of investment.

Section 64, (63). The proviso to subsection (1) is new, prohibiting the investment by fire and causalty insurance companies in the shares of any other company transacting the same class of business.

Subsection (3), providing for the maintenance in Canada of assets at least equal to the liabilities in Canada, is new.

Section 66, (65). This section requires all investments and deposits to be made in the name of the company, except insofar as is necessary to comply with the laws of other countries respecting deposits.

The section also prohibits directors and officers from receiving a commision in respect of any purchase, sale or loan made by the company.

(Sections 70, 71, 72 and 73 of the old Act have been omitted from the new Act and transferred to the Criminal Code.)

Section 73, (77). Subsection (3) providing for the disposal of unauthorized investments, the liability of the directors therefor, and the exoneration of directors from the said liability, is new.

Section 91, (95). Paragraph (g) of subsection (1) has been mended to require a life insurance company to return to the policyholder hia policy on which a loan has been obtained after such policy has been produceds for examination and endorsement.

Paragraph (k) has been transferred from section 97 of the old Act.

Sections 105 to 111, both inclusive. These sections contain in substance the provisions of sections 111 to 120, both inclusive, and section 122 of the old Act respecting assessment companies.

Section 125, (135). Subsection (1) has been amended by requiring a Canadian fire insurance company to maintain assets to a value at least fifteen per cent in excess of its total liabilities, including a reserve of unearned premiums calculated *pro rata* for the time unexpired.

The proviso to subsection (3) has been amended to provide for the withdrawal of the company's license if its assets are less than its total liabilities, including a reserve of unearned premiums calculated on the said basis.

Section 127, (137). This section has been amended by penalizing the person who receives, as well as the person who grants, a rebate of premium on a fire insurance policy.

Section 133. This section is new. It provides for the maintenance by Canadian Companies transacting hail insurance of a hail insurance surplus fund, and for the deposit by British and foreign companies transacting hail insurance in Canada, of an amount at least equal to fifty per cent of the total net hail premiums received during the preceding calendar year.

Section 134. This section, providing as a condition of the license that personal accident and sickness insurance policies issued by companies licensed by the Department shall contain certain standard provisions, is new.

Sections 177 and 178. These sections are new and are designed to secure a more economical organization of new insurance companies.

Section 182, (188). The list of fraternal societies whose special Acts are exempted from the repeal has been extended to include those societies incorporated since the passing of the old Act.

Schedules. The only changes in the schedules are those made necessary by the re-numbering of the sections, and a change in paragraphs 5 and 6 of Form G, respecting the production of the policy for examination and endorsement.

The amendments made necessary by the decision of the Judicial Committee of the Privy Council in The Insurance Case are to be found in sections 2, 4, 11 and 12 the relevant portions of which are given below, as also an Act to amend the Criminal Code (respecting Insurance), assented to September 20, 1917 and effective from that date:—

2. In this Act, unless the context otherwise requires,—

* * * * * *

(*d*) "company" means any corporation incorporated under the laws of Canada or under the laws of the United Kingdom of Great Britain and Ireland or of any British possession, other than a province of Canada, or of any foreign country for the purpose of carrying on the business of insurance;

(*e*) "Canadian company" means a company incorporated under the laws of Canada for the purpose of carrying on the business of insurance, excluding however any British or fereign company which becomes incorporated under the provisions of this Act by reason merley of obtaining a license from the Minister as herein authorized:

(*f*) "provincial company" means a company incorporated under the laws of any province of Canada for the purpose of carrying on the business of insurance;

(*g*) "British company" means a company incorporated under the laws of the United Kingdom of Great Britain and Ireland, or of any British possession, other than the Dominion and provinces of Canada, for the purpose of carrying on the business of insurance, and having the faculty or capacity under its Act or other instrument of incorporation to carry on such business throughout Canada;

(*h*) "foreign company" means a company incorporated under the laws of any foreign country for the purpose of carrying on the business of insurance, and having the faculty or capacity under its Act or other instrument of incorporation to carry on such business throughout Canada;

* * * * * *

License.

4. (1) It shall be competent to the minister to grant to any company which shall have complied with the requirements of this Act preliminary to the granting of a license, a license authorizing the company to carry on its business of insurance, or any specified part thereof, subject to the provisions of this Act and to the terms of the license,—

(*a*) in the case of any Canadian company or any foreign company, throughout Canada or in any part of Canada which may be specified in the license;

(*b*) in the case of any other company, throughout Canada or in any part of Canada comprising more than one province which may be specified in the license.

(2) Any company other than a Canadian company which may obtain from the minister a license or a renewal of a license shall thereupon and thereby become and be and be deemed to be a company incorporated under the laws of Canada with power to carry on throughout Canada, or in such part or parts of Canada as may be specified in the license, the various branches or kinds of insurance which the license may authorize.

(3) It shall moreover be competent to the minister, notwithstanding anything in this Act, to grant a license to any association of individuals formed upon the plan known as Lloyds whereby each associate underwriter becomes liable for a stated, limited or proportionate part of the whole amount insured by a policy, or to any association of persons formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance, authorizing such association to transact insurance other than life insurance in Canada in like manner and upon the same terms and conditions as in the case of a company, and all the provisions and requirements of this Act regulating the business of licensed companies shall, so far as applicable, de deemed to be terms and conditions of any license so granted: Provided that the statements required by this Act to be filed in the department may, in the case of such an association, be verified in such manner as the Superintendent shall direct and prescribe.

(4) The Minister may grant to a provincial company which has the faculty or capacity to carry on its business throughout Canada and to obtain the license hereinafter mentioned, and has complied with the provisions of this Act in that behalf applicable to a Canadian company, a license authorizing the company to carry on its said business or any part thereof throughout Canada or in any part or parts of Canada comprising more than one province which may be specified in the license, and the company shall thereupon and thereby become and be and be deemed to be a company incorporated under the laws of Canada with power to carry on within the area specified in the license its said business or such part thereof as the license may authorize.

* * * * *

11. It shall not be lawful for,—

(*a*) any Canadian company; or,

(*b*) any alien, whether a natural person or a foreign company,

within Canada to solicit or accept any risk, or to issue or deliver any receipt or policy of insurance, or to grant, in consideration of any premium or payment, any annuity on a life or lives, or to collect or receive any premium, or, except as provided in section one hundred and twenty-nine of this Act, to inspect any risk or adjust any loss, or to advertise for or carry on any business of insurance, or to prosecute or maintain any suit, action or proceeding, or to file any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

12. (1) It shall not be lawful for any British company, or for any British subject not resident in Canada, to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or of soliciting or accepting any risk or issuing or delivering any interim receipt or policy of insurance, or granting, in consideration of any premium or payment, any annuity on a life or lives, or of collecting or

receiving any premium, or, except as provided in section one hundred and twnety-nine of this Act, of inspecting any risk or adjusting any loss, or of carrying on any business of or relating to insurance, or of prosecuting or maintaining any suit, action or proceeding, or filing any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

(2) A company shall be deemed to immigrate into Canada within the meaning of this section if it sends into Canada any document appointing, or otherwise appoints, any person in Canada its agent for any of the purposes mentioned in subsection one of this section.

(2) An Act to amend the Criminal Code (respecting Insurance). [*Assented to 20th September 1917.*]

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. The *Criminal Code*, chapter one hundred and forty-six of the Revised Statutes of Canada, 1906, is amended by inserting the following sections immediately after section five hundred and eight B, as enacted by chapter twelve of the statutes of 1915:—

508c. (1) Every one shall be guilty of an indictable offence who, within Canada, except on behalf of or as agent for a company, thereunto duly licensed by the Minister of Finance, or on behalf of or as agent for or as a member of an association of individuals formed upon the plan known as Lloyd's or of an association of persons formed for the purpose of inter-insurance and so licensed, solicits or accepts any insurance risk, or issues or delivers any interim receipt or policy of insurance, or grants in consideration of any premium or payment any annuity on a life or lives, or collects or receives any premium for insurance, or carries on any business of insurance, or inspects any risk, or adjusts any loss, or prosecutes or maintains any suit, action or proceeding, or files any claim in insolvency relating to such business, or receives directly or indirectly any remuneration for doing any of the aforesaid acts.

(2) Any one convicted of any such offence shall for a first offence be liable to a penalty of not more than fifty dollars or less than twenty dollars, and, in default of payment, to imprisonment with or without hard labour for a term of not more than three months or less than one month, and for a second or any subsequent offence to a penalty of not more than one hundred dollars or less than fifty dollars, and in addition thereto to imprisonment with hard labour for a period of not more than six months or less than three months.

(3) All information or complaints for any of the aforesaid offences shall be laid or made within one year after the commission of the offence.

(4) One-half of any pecuniary penalty mentioned in this section shall, when recovered, belong to His Majesty and the other half thereof to the informer.

Provided that nothing in this section contained shall be deemed to prohibit or affect or to impose any penalty for doing any of the acts in this section described:—

(*a*) by or on behalf of a company incorporated under the laws of any province of Canada for the purpose of carrying on the business of insurance;

(*b*) by or on behalf of any society or association of persons thereunto specially authorized by the Minister of Finance or the Treasury Board;

(*c*) in respect of any policy or risk of life insurance issued or undertaken on or before the thirtieth day of March, one thousand eight hundred and seventy-eight, by or on behalf of any company which has not since the last mentioned date received a license from the Minister of Finance;

(*d*) in respect of any policy of life insurance issued by an unlicensed company to a person not resident in Canada at the time of the issue of such policy;

(*e*) in respect of the insurance of property situated in Canada with any British or foreign unlicensed insurance company or underwriters, or with persons who reciprocally insure for protection and not for profit, or the inspection of the property so insured, or the adjustment of any loss incurred in respect thereof, if the insurance is effected outside of Canada without any solicitation whatsoever directly or indirectly on the part of the company, underwriters or persons by which or by whom the insurance is made;

(*f*) solely in respect of marine or inland marine insurance;

(*g*) in respect of any contract entered into or any certificate of membership or policy of insurance issued, before the twentieth day of July, one thousand eight hundred and eighty-five, by any assessment life insurance company.

508D. (1) Any insurance company, or any officer, agent or representative thereof, who,—

"(*a*) makes or permits any distinction or discrimination in favour of individuals between the insured of the same class and equal expectation of life in the amount of premiums charged or in the dividends payable upon any policy of life insurance issued by or on behalf of the company; or,

(*b*) makes or assumes to make any stipulation or agreement which is intended to operate as a part of any insurance contract to which the company is or is to become a party, whether in respect of the amount, terms or conditions of the insurance, the premium to be paid or otherwise, except such as is plainly expressed in the policy issued in the case; or,

(*c*) pays, allows or gives, or offers to pay, allow or give, directly or indirectly, as inducement to insure, any rebate of the premium stipulated by the policy to be payable, or any special favour or advantage in the dividends or other benefits to accrue thereon, or any advantage by way of local or advisory directorship unless for actual service *bona fide* performed, or any paid employment or contract for service of any kind or any inducement whatever intended to be in the nature of a rebate of premium; or,

(*d*) gives, sells or purchases as such inducement or in connection with such insurance any stock, bonds or other securities of any insurance company, or other corporation, association or partnership.

And any person who knowingly receives as an inducement to insure, any rebate of premium or any such special favour, advantage or inducement as aforesaid; shall for a first offence be liable to a penalty of double the amount of the annual premium chargeable upon the application or policy in respect of which the offence is committed, such penalty not to be less than one hundred dollars, and for a second or subsequent offence to a penalty of double the amount of such annual premium, the latter penalty not to be less than two hundred and fifty dollars.

(2) Moreover every director, manager or other officer of any insurance company who knowingly consents to or permits the violation of any of the provisions of this section by any agent, officer, employee or servant of the company shall be liable to a penalty of five hundred dollars.

(3) The penalties provided for in this section may be recovered either upon summary conviction under Part XV of the *Criminal Code*, or in any court of competent civil jurisdiction at the suit of any person suing therefor as well for His Majesty as for himself; one-half of any such penalty when recovered to be paid into the Consolidated Revenue Fund and the other half to belong to the informer or person at whose suit the same is recovered.

(4) No director, manager, agent, officer or servant of any insurance company shall be indemnified, either in whole or in part, from the funds of the company for any penalty or costs which he may be adjudged to pay on account of any offence committed against this section.

2. Alberta Legislation.

(1) An Act to provide for the Guarantee of Certain Borrowings of the Hail Insurance Board of Alberta (*Assented to April 5, 1917.*)

Whereas the Hail Insurance Board of Alberta is indebted to certain claimants under *The Municipal Co-operative Hail Insurance Act* for hail insurance losses and is unable to pay all such claimants in full;

And whereas there is owing to the said claimants a total approximate sum of two hundred and sixty-two thousand dollars ($262,000.00);

And whereas the Hail Insurance Board of Alberta has petitioned for assistance from the province for the purpose of enabling the board to meet such indebtedness;

And whereas it is expedient to grant such assistance in the manner hereinafter provided;

Therefore His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. That it shall be lawful for the Lieutenant Governor in Council, for and in the name of the province to guarantee to any chartered bank (hereinafter called the lender), lending money under the provisions of this Act, the payment of any promissory note or notes of the Hail Insurance Board of Alberta to an amount not exceeding the sum of two hundred and sixty-two thousand dollars ($262,000.00), borrowed for the purposes herein recited, together with interest thereon at such rate as may be agreed upon between said board and the lender.

2. Any sum so borrowed by the said board shall be used for the purpose of paying all claims upon said board made during the years 1915 and 1916 under *The Municipal Co-operative Hail Insurance Act,* and which remain unpaid as aforesaid.

3. The form and manner of the said guarantee shall be determined by the Lieutenant Governor in Council, and the guarantee shall be signed by the Provincial Treasurer or by such officer or person as shall be designated for that purpose by the Lieutenant Governor in Council, and upon the guarantee being so signed the Province of Alberta shall become liable upon the said guarantee, and the Lieutenant Governor in Council is hereby authorized to make arrangements for supplying the money necessary to fulfil the requirements of the said guarantee and to advance the amount necessary for that purpose out of the general revenue of the province, and in the hands of any lender or any lawful holder of any note or notes of the said board, the said guarantee or guarantees so signed shall be conclusive evidence that the requirements of this Act with respect to said guarantee and of all other matters relating thereto have been complied with.

4. Any sum so borrowed with interest thereon shall be repaid by the said board out of the proceeds of any rate levied or to be levied, for hail insurance in the province, under the provisions of *The Municipal Co-operative Hail Insurance Act,* and such repayment shall be made in such sums and over such periods as may be agreed upon between the lender and the said board with the approval of the Lieutenant Governor in Council.

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(2) An Act to Amend The Life Insurance Beneficiaries Act. (*Assented to April 5, 1917.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

The Life Insurance Beneficiaries Act, being chapter 25 of the Statutes of 1916, is amended as follows:

1. Section 7: By adding thereto the following subsection:

"(3) Such a person may from time to time borrow from the insurer on the security of the contract such sums as may be necessary to keep it in force and

the same shall be so applied, and on such terms and conditions as may be agreed upon; and the sums so borrowed with such interest as may be agreed on, shall be a first lien on the contract and on all moneys payable thereunder."

(3) An Act to amend The Municipal Co-operative Hail Insurance Act. (*Assented to April 5, 1917.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

The Municipal Co-operative Hail Insurance Act, being chapter 18 of the Statutes of 1915, is amended as follows:

1. Section 6, subsection 8: By repealing same and substituting therefor the following:

"(8) The board may authorize its chairman and treasurer to borrow from any person, bank or corporation, such sum or sums of money as the board deem necessary for the purpose of carrying on the business of the district, and for the payment of the unpaid awards of previous years but not for the payment of any awards of the then current year. In case the board shall borrow money upon the guarantee of the Province of Alberta, the amount so borrowed shall be repaid within two years, and the amount so borrowed, together with all other loans, shall be debts owing by the hail insurance district, and may be secured by promissory note or notes of the chairman and treasurer on behalf of the board, or in such other manner as the Lieutenant Governor in Council may approuve."

2. Section 7: By striking out the words "subject to the approval of the Minister" where the same appear in the said section.

3. Section 8: By adding after the word "transportation" in the third line thereof the words "and subsistence".

4. Section 12: By repealing the same.

5. Section 13, subsection 1: By striking out said subsection and substituting therefor the following:

"(1) The hail insurance board shall as soon as possible in each year strike a rate of five cents per acre, for the purpose of carrying out the provisions of this Act, to be levied equally upon all lands within the hail insurance district assessable for hail insurance purposes, and shall determine the total amount payable by each municipality, and on or before the first day of April in each year notify the treasurers of the municipalities composing the district of such rate and amount."

6. Section 13, Subsection 4: By adding thereto the following proviso:

"Provided that the penalty of $1.00 per quarter section hereinbefore referred to shall only be payable in respect of taxes levied under the flat rate of five cents per acre."

7. Section 13, subsection 5: By striking out the same and substituting therefor the following:

"(5) The secreatry-treasurer of each municipality in the hail insurance district shall mai to every person assessed for hail insurance purposes a tax notice or notices at such time or times and in such form or forms as may be approved by the board."

8. Section 13, subsection 7: By striking out the words "first day of February" and substituting the words "fifteenth day of March".

9. Section 13: By adding thereto the following subsections as subsections 10, 11, 12, 13, 14, and 15:

"(10) If in any year it is found by the board that the amount asked for in accordance with subsection 1 hereof, together with any surplus that may be on hand from previous years will not be sufficient to pay the costs of administration, the losses of the current year, any unpaid balances of awards of previous years or any other moneys due and payable by the board, the board

shall on or before the first day of October strike such additional rate on all lands within the district that were actually under crop during the current year, as together with the rate levied under subsection 1 hereof, shall raise an amount sufficient to pay all moneys due by the board and shall forthwith notify the treasurer of each municipality within the district of such rate and the amount payable by the municipality.

"(11) The treasurer of each municipality shall cause the rate provided for in subsection 10 hereof to be levied equally against all lands that were actually under crop during the current year, and such taxes shall become payable in accordance with the provisions of subsection 4 hereof and may be collected by any means provided for the collection of other municipal taxes, and the municipality shall pay the amount asked for by the board under subsection 10 hereof on or before the fifteenth day of November of the year in which the said rate is levied.

"(12) The owner of all property assessed for hail insurance purposes shall on or before the fifteenth day of June in each year forward to the secretary-treasurer of the municipality, on forms to be supplied by the hail insurance board a return showing all the acreage of his land under crop during the then present year.

"(13 From the amount of any indemnity payable to any person for damage to his crop by hail there shall be deducted by the board the amount owing by the claimant by way of hail insurance tax to the municipality from which the claim arises, and the amount of such tax so deducted shall be paid to the secretary-treasurer of such municipality to be credited by him upon the hail insurance tax owing by such claimant.

"(14) If any such indemnity is not paid within thirty days from the fifteenth day of November in the year in which such indemnity is awarded the municipalities composing the hail insurance district shall be severally liable for an amount not exceeding the hail insurance tax due and by unpaid such municipality to the hail insurance board, and the said amount may be recovered with costs by the person entitled to the payment of the award by action in any court of competent jurisdiction.

"(15) Moneys due as indemnity for losses by hail shall be exempt from garnishment or attachment and shall be incapable of being assigned, except in regard to money due for seed grain from which the crop hailed out was grown."

10. Section 14: By repealing subsections 1 and 2 thereof and by striking out in subsection 5 the words "next three" in the second line thereof.

11. Section 16, subsection 1: By striking out the words "special rate" where they occur in the fifth line thereof and substituting therefor the word "rates", and by adding thereto the following: "and the amount so borrowed shall be repaid out of and be a first charge upon the taxes which are collected for hail insurance purposes for the year in which such amount was borrowed."

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(4) An Act to incorporate The Alberta Guarantee and Fidelity Company. (*Assented to April 5, 1917*).

This Act incorporates the company with power to transact guarantee insurance and to carry on the business of a safe deposit company. Business shall not be commenced until at least five hundred thousand dollars of stock has been subscribed and at least fifty thousand dollars paid thereon. The company is required to make a deposit of ten thousand dollars with the Provincial Treasurer. The head office will be in the city of Calgary.

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(5) An Act to incorporate the Farmers' Fire and Hail Insurance Company. (*Assented to April 5, 1917*).

This Company is incorporated with power to transact fire, hail, tornado, live stock, accident, automobile, guarantee, burglary, inland marine, inland

transportation, plate glass, and sickness insurance. The company is subject to the Alberta Insurance Act, 1915. The head office will be in the city of Lethbridge.

3. Quebec Legislation.

(1) An Act to amend the Quebec Insurance Act with regard to insurance agents. (*Assented to 22nd December, 1916.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

1. The Revised Statutes, 1909, are amended by inserting therein, after article 6960, the following subsection and articles:

13a.—Agents' Licenses.

"6960a. The word "agent" in this section shall include an acknowledged agent, sub-agent, or broker, or any person, firm, or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, or delivering policies, or collecting premiums, but shall not include the salaried employees of any company who do not receive commissions.

The word "agent" in this section shall not include a notary who is not a regularly appointed agent of any insurance company, or who acts as intermediary between clients transacting notarial business in connection with which insurance policies are issued.

"6960b. No agent shall act for any insurance company in the Province of Quebec, or shall act for any person, firm or corporation for the insuring or reinsuring with non-registered insurers of the risks mentioned in article 6963, unless he has fully complied with the provisions of this subsection and has procured an agent's license from the Superintendent of Insurance; provided that nothing contained in this subsection shall be construed as preventing any person, firm, or corporation from acting as an agent pending application for a license and the consideration of such application by the Superintendent of Insurance.

"6960c. An agent's license may be issued to any person upon application filed with the Superintendent of Insurance in such form as he shall prescribe, stating the applicant's qualifications, responsibility and knowledge of the business of insurance. Each license shall expire on the 31st day of December of the calendar year in which the same is issued, but may be renewed upon due application to the Superintendent of Insurance.

A license issued to a firm or corporation shall include only the members of the firm, or the officers and directors of the corporation.

"6960d. The Superintendent of Insurance shall file in his office evidence of the issuance of every such license to an agent; and shall issue annually a list of the agents having such a license.

"6960e. No agent shall misrepresent the terms or the true nature of any policy of insurance placed by him, or make any misrepresentation to any person insured in another company for the purpose of inducing such person to lapse, forfeit or surrender his said insurance.

"6960f. An agent's license shall be revoked by the Superintendent of Insurance if, after due investigation, he determines that such agent has violated any of the provisions of this section, or that he has been guilty of the commission of a criminal offence legally proved and followed by a final condemnation of a competent court, and no person whose license is so revoked shall be entitled to a license under this subsection for one year after such revocation.

"6960g. When, by virtue of reciprocal legislation, any other legislature in Canada accepts as valid within its jurisdiction licenses issued to agents in the Province of Quebec, the Superintendent of Insurance may endorse as valid for the Province of Quebec the like licenses issued under the authority of such legislature.

"6960h. Any person who contravenes any of the provisions of this subsection, shall be guilty of an offence and shall incur the penalty set forth in article 6961.

"6960i. Nothing contained in this subsection shall invalidate any policy or contract of insurance.

"6960j. The provisions of this subsection shall not apply to mutual benefit associations licensed by this Province nor to purely mutual fire insurance companies fomed by municipal councils or by freeholders residing in any parish or local municipality in this Province, whose transactions are limited by law to the municipalities or to the countries within which the head offices are situated.

"6960k. The fee payable in respect of each agent's license or renewal thereof shall be as follows:

By agents transacting industrial life insurance or funeral insurance	$ 2 00
By agents transacting any other classes of insurance:—	
In cities	10 00
Elsewhere	5 00

2. Articles 6961a and 6961b of the Revised Statutes, 1909, as enacted by the act 6 George V, chapter 31, section 1, are repealed.

3. This act shall come into force on the first of May, 1917.

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(2) An Act to amend the Quebec Insurance Act with regard to insurance agents. (*Assented to February 9, 1918.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Article 6060k of the Revised Statutes, 1909, as enacted by the Act 7 George V, chapter 46, section 1, is replaced by the following:

"6960k. The fee payable in respect of each agent's license or renewal thereof shall be as follows:

By agents transacting all classes of insurance or fire insurance only.:	
In cities	$10 00
Elsewhere	5 00
By agents transacting life insurance only:	
In cities	5 00
Elsewhere	3 00
By agents transacting industrial insurance only or funeral insurance only	2 00

2. This act shall come into force on the first day of January, 1919.

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(3) An Act to amend article 7033 of the Revised Statutes, 1909, respecting fire insurance companies. (*Assented to February 9, 1918.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Article 7033 of the Revised Statutes, 1909, is amended by striking out the words: "and the insurance of mercantile and manufacturing risks shall, if on the cash system, be for terms not exceeding one year", in the fourth, fifth and sixth lines of paragraph 1 thereof.

2. This act shall come into force on the day of its sanction.

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(4) An Act to incorporate the Guarantee Title and contract Company. (*Assented to Dec. 22, 1916.*)

This company is incorporated with power to carry on the business of title insurance. Business shall not be commenced until at least three hundred thousand dollars of capital has been subscribed and at least thirty thousand dollars paid thereon. The head office shall be in Montreal.

(5) An Act to amend the charter of L'Union St. Joseph de St. Hyacinthe. (*Assented to Dec. 22, 1916.*)

This Act adds to the powers now possessed by the corporation, that of assisting its members in the event of the decease of their wives. Section 9 of the corporation's charter, respecting the amendment and repeal of by-laws is also amended.

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(6) An Act respecting the British Canadian Life and Accident Insurance Company. (*Assented to Feb. 9, 1918.*)

This Act increases the powers of the company, originally incorporated in 1917 by letters patent of the Province of Quebec, by providing that it may enter into contracts insuring against sickness, employers' liability, burglary and damage to plate glass, steam boilers and automobiles. Provision is made for a deposit of twenty-five thousand dollars with the Provincial Treasurer. The name of the company is changed to "The British Canadian Insurance Company" or "La Compagnie d'assurance Canadienne Britannique."

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(7) An Act to amend the charter of La Prévoyance (The Provident). (*Assented to Feb. 9, 1918.*)

By this Act, Section 13 of the Company's Charter 5, Edw. VII, chap. 128, defining the company's insurance powers, is struck out and replaced by a section authorizing the transaction of sickness, accident, burglary, steamboiler, explosion, hail, tornado, weather, plate glass, life, inland transportation, sprinkler leakage and automobile insurance. Life business is required to be transacted as a separate and distinct branch. Section 15 of the original Act is replaced by a new section providing for reinsurance and for the purchase of the assets of, or amalgamation with any other insurance company, the terms to be approved by the Lieutenant-Governor in Council.

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(8) An Act to incorporate Le Fonds de Secours des Forestiers Catholiques de la Province de Quebec. (*Assented to Feb. 9, 1918*).

This Act incorporates the society which was founded on January 16, 1917, under the general Insurance Act of the Province of Quebec. Provision is made for the payment of sickness or accident benefits, funeral benefits and death and disability benefits.

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(9) An Act to incorporate L'Ordre des Chevaliers de Champlain. (*Assented to Feb. 9, 1918*).

This Act recognizes and confirms the mutual benefit society created under the name of "L'Ordre des Chevaliers de Bonaparte" by an Order in Council dated Oct. 7, 1909, the name of which was changed by an Order in Council dated Oct. 17, 1917, to that of "Chevaliers de Champlain." Provision is made for establishment of a provident fund for the payment of sick or accident benefits and a death benefit fund for the payment of death benefits.

4. Saskatchewan Legislation.

Chapter 54.

(1). An Act to Amend The Insurance Act. (*Assented to December 15, 1917.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:

1. Section 16 of *The Insurance Act*, being chapter 15 of the statutes of 1915, is amended by adding thereto the following subsection:

"(2) When any of the documents referred to in this section have been filed with the registrar of joint stock companies under *The Companies Act*,

they shall be deemed to have been filed in compliance with the terms of this section."

2. Section 18 is amended by adding thereto the following subsection:

"(2) Before the renewal of the license of a company under this Act, proof shall be furnished to the superintendent that the requirements of *The Companies Act* with respect to the renewal of licenses have been complied with."

3. Subsection (2) of section 108 is amended by striking out the words "and on the presentation of such documents as are specified in *The Companies Act*" where they occur in the first and second lines.

4. Section 200 is repealed and the following substituted therefor:

"200. Each company shall pay to the superintendent the following fees:

(*a*) For recording and filing in the office of the superintendent the documents required by section 16 of this Act	$ 10 00
(*b*) For initial license to do business or renewal thereof:	
(1) Life insurance, group (*a*)	200 00
(2) Fire insurance, group (*b*):	
In case of underwriter's agencies	100 00
All other companies	200 00
(3) Hail insurance, group (*c*)	200 00
(4) Transaction of insurance under group (*d*)	100 00
Except companies underwriting plate glass insurance only which shall pay	50 00
(5) Transaction of insurance under group (*e*)	50 00
(*c*) For supplementary or additional license under section 15, one-half fee payable for additional group.	
(*d*) Mutual companies:	
In case of provincial companies	25 00
In case of extra provincial companies	150 00

Note.—For fees payable by friendly societies see section 92.

Certificates of authority:

Each agent shall pay for a certificate of authority the following fees:

In case of fire insurance:

In cities	$ 25 00
In towns	7 00
Elsewhere	5 00
In case of other classes of insurance	3 00
In case of mutual insurance companies	3 00

The holding of a certificate for underwriting fire insurance shall *ipso facto* include all other classes."

Statutes of the Province of Saskatchewan (Second Session), (2), 1917, p. 387.

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(2) An Act to incorporate The British Crown Hail Underwriters, Limited, (*Assented to December 15, 1917*).

This Act incorporates the company with power to transact all classes of insurance except life insurance. Insurance business is not to be commensed until at least $200,000 of the capital stock is subscribed and at least $35,000 paid thereon. The head office of the Company is to be in Regina.

(3) An Act to incorporate The People's Insurance Company. (*Assented to December 15, 1917*).

This company is incorporated with power to transact fire, hail, tornado, live stock, accident, sickness, burglary and guarantee insurance. Insurance business is not to be commenced until at least $200,000 of the capital stock has been subscribed and at least $25,000 paid thereon. The head office is to be in Regina.

PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1916 inclusive there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

ALBERTA.

By the Province—

(*a*) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, $10. Registration and renewal thereof: life insurance, $300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $300; hail insurance, $200; accident (including vehicle and public liability), automobile, sickness and guarantee insurance, $200; one or more of the following: plate glass, automobile, guarantee, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $50; one or more of all other classes, $50. Every underwriters agency under taking one or more of all classes of insurance, $100.

(*b*) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than $50,000 invested on the province, the gross income received from its total investments in the province is taxed to the extent of ¼ per cent thereof.

By Municipalities—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province—

(*a*) *Registration and filing of documents.*—For filing documents and application for license, $5; charge for publication notice of license, $5. Initial license fee for all insurance companies, $250. For filing of documents on renewal of license: fire companies, $1 per document; other companies, $5.

(*b*) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

By Municipalities—

No special taxes or fees are charged by municipalities.

MANITOBA.

By the Province—

(*a*) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire or life companies, $200; accident, guarantee or surety, $25. Underwriters' Permit, $100.

(*b*) *Income Tax.*—(1) On the gross premium income of all companies:—

Premium income	less than $50,000	1 per cent thereof
"	$50,000 but less than $100,000	1¼ "
"	$100,000 but less than $150,000	1½ "
"	$150,000 but less than $200,000	1¾ "
"	$200,000 or more	2 "

(The foregoing premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds $25,000 the gross income therefrom is taxed ¼ per cent thereof.

By Municipalities—

No special taxes are charged by municipalities, except the town of Virden.

NEW BRUNSWICK.

By the Province—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(*a*) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of $100.

(*b*) *Life Insurance Companies.*—An annual tax of $250.

(*c*) *Accident and Guarantee Companies.*—A tax on premium income of ½ per cent thereof together with an additional sum of $25.

(*d*) Tax on insurance agents, $2.

By Municipalities—

Information wanting.

NOVA SCOTIA.

By the Province—

No fees are charged for registration or for filing of documents.

Income Tax.—The gross premium income of life insurance companies is taxed to the extent of 1¾ per cent thereof; other insurance companies, 1 per cent thereof. There is no tax on income from other sources.

By Municipalities—

No special taxes are imposed by municipalities.

City Taxes.—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, $200; accident or guarantee insurance, $50; plate glass, $25. Information in regard to other cities wanting.

ONTARIO.

By the Province—

(*a*) *Registration and filing of documents.*—Application fee, $5: filing power of attorney, $5; registration, $150.

(*b*) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of $30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

(*c*) Tax on insurance agents, $3.

(*d*) Underwriters' agencies, $100.

(*e*) Insurance brokers, $25.

By Municipalities—

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

By the Province—

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, $225; fire insurance, $150; accident, $50; guarantee, $10; and accident and guarantee, $60. An additional war tax of one-third the annual tax is required.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee $25; accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, $25; fire insurance companies, $10; accident $15; plate glass, $5; marine $10.

The town of Souris imposes an annual tax of $5 on all insurance companies.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(*a*) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $1; filing of power of attorney, $5; certificate of registry, $150 annually.

(*b*) *Income Tax.*—The premium income of life insurance companies, 1¾ per cent thereof but not less than $400; all other companies, 1 per cent but not less than $250.

(*c*) *Fire Prevention Tax.*—Fire companies are taxed ¼ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(*d*) *Agents Fees.*—Industrial life or funeral insurance $2; for all other classes of insurance, in cities $10, elsewhere, $5. After January 1, 1919, agents' licenses will be as follows: Industrial, Life or funeral insurance, $2; for life insurance, cities, $5; elsewhere, $3; for all other classes of insurance in cities, $10, elsewhere, $5.

By Municipalities.—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

For recording and filing of documents before the issue of a license	$ 10
For initial license to do business or renewal thereof:—	
1. *Stock Companies—*	
(*a*) Life insurance in all its branches	200
(*b*) Fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance	100
Underwriter's agencies	100
All other companies	200

NOTE.—Additional license to a company licensed to transact the business of any one of the above groups (except group (*a*), to transact the business of any other group not exceeding three in all:—One half the above amounts for each additional group.

2. *Mutual Companies*—	
Provincial companies	$ 25
Extraprovincial companies	150
For certificate of authority as agents—	
In case of fire insurance:	
In cities	25
In towns	7
Elsewhere	5
In case of all other classes of insurance (mutual and stock).	3

NOTE.—The holding of a certificate for underwriting fire insurance shall *ipso facto* be authority for underwriting all other classes.

INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the liquidator, John Hyde, as at March 31, 1918.

ASSETS.

Cash, balance in bank		$ 2,323 95
Shareholders' balances considered good		116,624 99
Total assets considered good		$ 118,948 94
Assets considered doubtful or bad:—		
Shareholders' balances	$ 35,197 78	
Bills receivable	20,072 88	
T. A. Temple & Sons	37,727 49	
Agencies and brokers' balances	6,597 87	
		99,596 02
Total assets		$ 218,544 96

LIABILITIES.

Return premiums unclaimed	$ 91 31
Claims not filed or not admitted but of which the liquidator has notice	36,253 22
Total liabilities	$ 36,344 53

CASH STATEMENT FROM APRIL 1, 1917, TO MARCH 31, 1918.

Receipts.

Cash in bank, March, 31 1917	$ 2,254 30
Interest on bank account	69 65
	$ 2,323 95

Expenditure.

Nil.

Balance on hand March 31, 1918	$ 2,323 95

(2.) La Compagnie d'Assurance Contre L'Incendie de Rimouski.

Mr. Theodore Meunier liquidator of the Company furnished the following provisional statement of its assets and liabilities as at December 31, 1917, and of income and expenditure from March 1, 1917, to December 31, 1917.

ASSETS.

Cheque *re* Rimouski debentures on deposit with Receiver General	$ 42,900 00
Other debentures, par value	35,000 00
Cash on hand	6,427 52
Interest accrued	3,323 48
Due by agents	15,204 87
Due by Colonial Fire Insurance Company (in liquidation)	1,481 11
Due by Calgary Fire Insurance Co. (in liquidation)	963 57
Due by Carnegie Trust Co. (in liquidation)	4,022 74
Furniture, fixtures and maps	975 00
Uncalled capital	32,687 08
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation)	7,498 61
Total assets, nominal value	$ 150,483 98

LIABILITIES.

Losses due	$ 115,324 34
Return premiums on policies cancelled	83,089 92
Due for salaries	145 58
Sundry Accounts	9,866 70
Foreign losses and rebates	12,843 71
Total	$ 221,270 25

Note.—The actual value of the assets is considerably less than the nominal value shown above.

INCOME.

Cash on hand March 1, 1917	$ 7,370 74
Interest on deposits	208 85
Interest on debentures	2,527 50
Third dividend from Calgary Fire Ins. Co	540 10
Goads Plans (balance)	100 00
Strathcona Fire *re* Protection Fire Ins. Co	209 07
Agents	60 17
Sundry, *re* Lafrance	150 00
Total	$ 11,166 43

(2). La Compagnie d'Assurance Contre L'Incendie de Rimouski.—*Con.*

EXPENDITURE.

Liquidator's fees	$ 1,100 00
Inspectors fees	700 40
Salaries	2,450 00
Legal expenses	125 10
Exchange	2 89
Office expenses	348 22
Societe St. Vincent *re* Lafrance	12 30
Cash on hand March 1, 1917	6,427 52
Total	$ 11,166 43

(3). The Ontario Fire Insurance Company.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at Mars 31, 1918, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

ASSETS.

	Book value.	Expected to realize.
Cash in bank	$ 39,875 91	$ 39,875 91
Agents' balances	8,766 28	500 00
Losses recoverable, reinsurance	11,559 99	3,410 98
Western Canada Fire Insurance Co. in liquidation	40,000 00	30,000 00
Real Estate and mortgage	25,006 63	1,600 00
Shares	1,900 00	600 00
Contributories	6,880 00	3,080 00
Office furniture	200 00	125 00
	$134,188 81	$79,191 89

LIABILITIES.

Claims for fire losses	$ 109,154 78	
Claims of agents for unearned premiums	17,150 28	
	$ 126,305 06	
Less preferred dividend of 25%	31,576 27	
	$ 94,728 79	
Less ordinary dividend No. 1 of 5%	4,736 44	
		$ 89,992 35
Claims of policyholders for unearned premiums		54,269 32
Claims other than those of policyholders	$ 3,978 11	
Less ordinary dividend No. 1 of 5%	198 91	
		3,779 20
Claims other than those of policyholders, not yet admitted		16,845 81
		$ 164,886 68

(3) The Ontario Fire Insurance Company—*Concluded.*

Income (March 1, 1917 to March 31, 1918).

Accounts receivable:—		
Cash in bank March 1, 1917		$ 61,459 08
Agents	$ 594 92	
Reinsurance	1,383 37	
		1,978 29
Sale of securities		1,517 60
Debenture and bank interest and dividends		1,771 78
Office furniture		179 85
Maps and plans		175 00
Contributories		1,256 84
Total		$ 68,338 44

Expenditure (March 1, 1917 to March 31, 1918.)

Salaries compensation and travelling expenses	$ 6,763 85
Printing, stationery and postage	484 16
Legal expenses	3,107 20
Taxes on real estate	128 84
Appraisal fees	43 50
Sundry expenses	257 16
Policyholders' dividend No 1 of 20%	4,803 00
Policyholders' dividend No 2 of 5%	6,315 27
Ordinary dividend No 1 of 5%	4,935 61
Preferred claims	1,623 94
Balance on hand, February 28, 1917	39,875 91
Total	$ 68,338 44

(4) Anglo-American Fire Insurance Company.

The liquidator, Mr G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from February 28, 1917, to March 30, 1918, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

Receipts.

Cash on hand Feb. 28, 1917		$ 2,704 92
Standard Bank Rebate discount		4 35
Amount collected from shareholders		5,149 97
		$ 7,859 24

Payments.

Salaries	$ 150 00
Telegrams, postage and telephone	8 95
Printing stationery, etc	20 00
Interest on loans	36 51
Bond premiums	100 00
Advertising	13 50
Costs	1,336 34
Balance	6,193 94
	$ 7,859 24

Assets.

Estimated value of contributions		$ 35,000 00
Deduct amount due Western Assurance Co. under reinsurance agreement	$ 4,720 00	
Reserve for cost of winding-up and reinsurance	10,000 00	
		14,720 00
		$ 20,280 00

Liabilities.

Trade creditors	$ 15,377 00
Montreal Canada Fire Ins. Co. on stock subscriptions	28,000 00
United States claims for unearned premiums	21,351 00
	$ 64,728 00
United States policy losses (to be reduced by objections thereto)	56,313 00
	$ 121,041 00

(5) The Montreal Canada Fire Insurance Company.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements March 1, 1917, to March 30, 1918, and the assets and liabilities on March 30, 1918.

Receipts.

Cash in bank March 1, 1917	$ 567 69
Bank interest	182 68
Western Assurance Company, second and final payments on account of $18,000 under the reinsurance agreement	12,000 00
Contributed by Shareholders	7,742 50
	$ 20,492 87

Disbursements.

Liquidation expenses	$ 2,240 76
National Trust Co. Liquidator's fee	5,000 00
Cash in bank March 30, 1918	13,252 11
	$ 20,492 87

Assets.

Cash in bank	$ 13,252 11
Shareholders' unpaid stock	29,892 50
	$ 43,144 61

LIABILITIES.

Fire losses in United States	$ 17,494 23
Unearned premiums	9,933 73
General creditors	3,883 53
Assets in excess of liabilities	11,833 12
	$ 43,144 61

HALIFAX DISASTER.

On December 6, 1917 a considerable portion of the city of Halifax was almost completely destroyed by fire and explosion, the fire following upon an explosion which occurred upon the collision of two vessels in the northern end of the harbour. The amount of insurance on property, wholly or partially destroyed by fire, is approximately $800,000. The proportion of loss due directly to fire must, of course, be largely a matter of estimate as satisfactory direct evidence is not available. The companies as a rule do not admit liability under these policies as they take the view that the disaster was one not covered by the policy.. The full amount of insurance on properties affected by fire is included in the unpaid losses of the various companies.

NEW LICENSES ISSUED.

Within the past few months several applications have been received from insurance companies for licenses to transact business under The Insurance Act, 1917.

Since the beginning of the present calendar year licenses have been issued to the following companies for additional classes of business:—To The Automobile Insurance Company of Hartford for hail insurance; to the Union Insurance Society of Canton, Limited, for inland transportation insurance; to the British America Assurance Company for automobile insurance; to the Employers' Liability Assurance Corporation, Limited, for hail and plate glass insurance; to the Northwestern National Insurance Company of Milwaukee, Wisconsin, for automobile insurance; to The North American Accident Insurance Company for automobile, burglary and insurance of automobiles against fire and to The Guardian Insurance Company of Canada, for fire insurance.

Licenses have also been issued during the present calendar year to the following companies:—To the British Traders Insurance Company, Limited, for fire and automobile insurance; to The Excess Insurance Company, Limited, for hail insurance; to the Fire Association of Philadelphia, for fire insurance; to the Lumbermen's Underwriting Alliance, for fire insurance; to the Manufacturing Lumbermen's Underwriters, for fire insurance; to the Maryland Assurance Corporation, for accident and sickness insurance; to the New Hampshire Fire Insurance Company, for fire and lightning insurance; to The Preferred Accident Insurance Company of New York, for accident, automobile and sickness insurance; to the Queensland Insurance Company, for fire insurance; to the Security Mutual Casualty Company, for employers' liability insurance and workmen's compensation, restricted to issue of policies to Swift Canadian Company, Limited and allied interests in the Dominion of Canada; to the Union Marine Insurance Company, Limited, for fire, inland transportation and automobile (excluding insurance against loss by reason of bodily injury to the person); to

the Vulcan Fire Insurance Company of Oakland, California, for fire insurance; and to the Boston Insurance Company, the Mechanics and Traders Insurance Company, the Newark Fire Insurance Company, the New Jersey Fire Insurance Company and the Northwestern Mutual Fire Association, for fire insurance limited to the Province of British Columbia.

I have the honour to be, Sir
Your obedient Servant,
G. D. FINLAYSON,
Supintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1917 IN ACCORDANCE WITH THE INSURANCE ACT, 1917.

GENERAL TABLES.

Assets of Companies, Fire, etc.
Liabilities of Companies, Fire, etc.
Income and Expenditure of Companies, Fire, etc.
Percentage of Losses to Premiums, etc., etc.

ABSTRACT FOR THE YEAR 1917.

Fire Insurance in Canada—Canadian Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the Year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	147,293	109,277	256,570	21,889,496	18,671,419	123,464	54,685	65,289	None.
Beaver Fire	34,122	61,756	95,878	6,091,664	3,999,531	7,204	6,134	2,135	None.
British America	694,763	424,582	1,119,345	105,385,692	101,175,169	344,388	308,856	133,110	None.
British Colonial	116,122	132,464	248,586	18,191,575	13,541,449	85,711	76,231	14,451	7,752
British Northwestern	76,708	50,918	127,626	8,570,890	7,228,924	28,612	25,120	8,300	None.
Canada Accident	33,530	76,368	109,898	12,799,093	4,973,609	16,089	15,487	3,182	None.
Canada National	149,420	114,666	264,086	20,002,346	22,691,927	73,658	60,239	16,492	None.
Canadian Fire	291,854	168,738	460,592	32,286,662	35,535,130	116,969	102,873	23,500	None.
Canadian Lumbermen's	4,577	24,712	29,289	1,421,755	None.	None.	None.	None.	None.
Dominion Fire	242,164	166,468	408,632	32,427,774	34,918,282	147,276	144,222	10,950	4,500
Dominion of Can. Gtee and Acct	26,108	7,652	33,760	3,183,579	4,946,398	15,508	11,796	6,139	None.
(a) Globe Indemnity	53,812	77,271	131,083	13,255,449	11,544,139	23,544	16,937	6,607	None.
Hudson Bay	161,733	121,889	283,622	22,829,601	16,372,902	101,366	88,780	22,457	None.
Imperial Underwriters	108,167	95,424	203,591	22,699,762	13,510,548	22,725	32,112	13,757	None.
Liverpool Manitoba	271,886	215,614	487,500	42,021,495	32,613,506	101,992	103,416	17,881	None.
London Mutual	371,353	331,006	702,359	72,783,572	64,459,036	209,970	193,848	27,811	None.
Mercantile Fire	263,902	48,343	312,245	31,893,209	36,519,171	121,682	108,324	24,906	1,350
Mount Royal	489,044	366,965	856,009	75,005,193	61,521,666	243,145	240,022	32,157	4,443
North Empire	84,385	120,361	204,746	9,338,421	7,967,816	49,803	60,462	10,878	None.
North West Fire	125,782	67,117	192,899	16,828,614	16,832,759	88,514	84,169	15,779	3,875
Occidental Fire	158,413	213,851	372,264	23,388,893	16,217,516	85,427	81,812	20,116	None.
Pacific Coast Fire	99,543	89,340	188,883	16,850,265	12,901,961	56,993	46,582	16,146	None.
Quebec Fire	259,130	59,317	318,447	34,107,837	37,673,081	144,078	151,459	19,258	None.
Western	519,022	1,233,494	1,752,516	176,076,014	113,414,056	362,432	363,259	75,669	400
Totals for 1917	4,782,833	4,377,593	9,160,426	819,328,851	689,229,995	2,570,550	2,376,825	586,970	22,320
Totals for 1916	4,817,876	3,560,167	8,378,043	742,805,919	662,129,297	2,714,176	2,595,578	438,256	15,639

(a) Including the business of the Hamilton Fire Insurance Company, which this Company has reinsured.

British Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Alliance	308,203	36,340	344,543	38,481,030	46,122,377	140,228	128,786	24,601	1,603
Atlas	516,936	76,762	593,698	51,106,434	70,185,329	310,243	291,227	26,538	12,500
British Crown	237,110	63,870	300,980	21,334,858	24,827,820	125,527	155,243	21,414	None.
Caledonian	438,103	95,328	533,431	49,574,732	68,272,914	244,757	205,501	37,852	25,000
Century	86,448	32,871	119,319	12,138,754	9,200,308	67,217	54,337	21,608	None.
Commercial Union	1,035,610	469,091	1,504,701	173,035,835	132,263,988	519,145	487,239	124,906	None.
(a)Eagle, Star and British Dominions	118,285	29,753	148,038	14,810,129	16,869,914	62,440	71,789	19,829	4,000
Employers' Liability	524,988	118,321	643,309	63,723,847	64,168,591	285,286	215,791	70,995	18,905
General Accident, Fire and Life	368,845	87,115	455,960	42,293,012	42,750,852	205,381	199,764	48,609	1,500
Guardian Assurance	1,171,115	194,931	1,366,046	120,768,295	140,302,464	717,157	600,081	149,923	104,200
Law Union and Rock	255,452	49,217	304,669	30,874,677	38,249,854	185,537	144,385	52,809	6,386
Liverpool and London and Globe	1,411,088	369,352	1,780,440	161,361,537	195,344,324	684,085	665,949	151,160	None.
London Guarantee and Accident	251,602	34,889	286,491	37,798,127	26,732,922	160,542	84,980	84,671	None.
London and Lancashire Fire	792,042	182,749	974,791	101,297,986	113,289,383	353,883	408,719	62,678	2,100
London Assurance	331,982	62,728	394,710	39,189,266	49,798,077	172,251	156,250	34,468	None.
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile	1,017,446	228,912	1,246,358	111,809,181	133,263,199	472,280	380,690	90,734	78,235
Northern Assurance Co	856,224	130,470	986,694	84,317,734	192,876,129	516,731	497,231	62,337	39,293
Norwich Union Fire	824,798	135,055	959,853	86,292,815	107,256,066	474,615	478,521	68,356	23,904
Ocean Accident and Guarantee	250,637	56,854	307,491	29,224,665	26,475,239	129,640	116,695	19,705	None.
Palatine	297,403	112,950	410,353	37,580,784	36,711,753	172,674	145,755	50,652	None.
Phœnix of London	999,090	312,085	1,311,175	109,646,209	128,581,181	497,252	539,583	38,551	5,900
Provincial	51,083	9,887	60,970	8,322,744	8,547,969	47,751	73,748	1,018	None.
Royal Exchange	517,975	93,162	611,137	65,209,086	69,500,563	322,801	300,080	47,626	None.
Royal Insurance Co	1,618,161	340,819	1,958,980	184,221,002	234,667,348	890,970	813,313	197,992	None.
Scottish Union and National	414,709	79,189	493,898	49,482,234	62,416,125	266,317	256,484	55,596	None.
Sun Insurance Office	619,158	139,387	758,545	74,994,035	82,152,647	383,315	315,360	94,198	None.
Union Assurance Society	546,921	176,072	722,993	69,322,455	69,750,806	283,024	283,847	46,818	2,000
Union Insurance of Canton	27,807	5,470	33,277	5,199,344	4,738,174	684	None.	684	None.
Yorkshire	428,090	80,395	508,485	41,480,949	52,370,907	310,173	286,942	55,835	6,433
Totals for 1917	16,317,311	3,804,024	20,121,335	1,914,891,756	2,157,687,223	9,001,906	8,358,290	1,762,163	331,959
Totals for 1916	14,294,803	2,872,331	17,167,134	1,606,346,835	1,958,789,616	8,583,652	7,926,463	1,322,864	66,749

(a) Formerly the British Dominions General Insurance Company, Limited.

ABSTRACT FOR THE YEAR 1917—*Concluded.*

Fire Insurance in Canada—Foreign Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Losses.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co.	377,057	60,148	437,205	39,532,269	46,455,787	198,942	200,303	37,058	None.
Agricultural	10,587	10,524	21,111	1,386,200	1,503,400	1,215	1,169	70	None.
Alliance Insurance	53,212	34,009	87,221	11,709,642	7,324,963	38,249	34,111	4,138	None.
American Central	114,255	118,301	232,556	23,315,149	10,583,234	43,218	34,015	16,158	None.
American Insurance	61,379	7,720	69,099	4,963,646	5,203,845	21,398	20,612	1,137	None.
American Lloyds	26,939	4,806	31,745	8,413,902	7,389,177	27,628	104,643	50	None.
Automobile Insurance	None.	None.	None.	None.	None.	None.	None.	None.	None.
California	47,945	23,200	71,145	6,358,029	4,277,056	13,632	10,724	3,057	None.
Citizens' of Missouri	9,948	6,290	16,238	1,284,830	None.	678	700	8	None.
Columbia	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y.	7,505	5,308	12,813	826,414	906,902	972	972	None.	None.
Connecticut	159,833	85,218	245,051	21,042,876	18,676,978	103,114	70,711	38,768	None.
Continental Insurance	345,105	151,056	496,161	50,099,181	39,851,321	304,611	259,116	91,907	5,000
Equitable Fire and Marine	42,949	136,375	179,324	16,568,247	4,658,513	23,661	22,489	4,691	None.
Fidelity-Phenix	357,776	130,486	488,262	46,150,090	40,017,859	248,191	239,408	60,253	2,500
Fireman's Fund	158,153	46,109	204,262	21,732,561	18,933,774	97,081	77,606	35,773	None.
Firemen's Insurance	83,992	17,161	101,153	7,647,030	10,551,643	44,769	52,215	16,230	None.
General of Paris	84,399	34,208	118,607	11,591,920	8,872,058	53,068	48,616	23,442	None.
Glens Falls	170,038	44,064	214,102	22,615,402	19,366,964	86,837	80,528	23,059	6,000
Globe and Rutgers	550,479	172,646	723,125	79,534,939	56,334,921	315,806	251,550	129,121	None.
(a) Great American	436,935	144,758	581,693	58,789,156	54,057,753	302,305	245,174	99,023	None.
Hartford Fire	1,009,343	235,428	1,244,771	119,957,023	125,969,874	474,883	493,217	100,689	None.
Home Insurance	1,121,291	255,111	1,376,402	125,850,655	125,173,168	599,080	560,974	161,057	None.
Insurance Co. of North America	521,955	162,901	684,856	79,889,442	26,813,502	375,191	285,303	114,777	None.
Insurance Co. of State of Pa	226,070	50,150	276,220	21,689,352	17,388,301	168,110	138,139	50,585	None.
Merchants Fire	6,680	3,737	10,417	626,920	364,263	1,521	1,517	163	None.
Millers National	53,033	16,469	69,502	5,408,896	4,985,937	51,158	46,934	8,277	2,650
National-Ben Franklin	81,402	19,717	101,119	9,777,375	14,323,954	47,906	47,282	7,295	None.
National Fire of Hartford	502,240	170,885	673,125	66,367,147	61,796,190	266,041	292,667	36,220	None.
National Union Fire	232,681	57,703	290,384	28,030,934	25,705,335	156,593	152,877	42,683	None.
La Nationale	211,099	68,527	279,626	26,463,808	22,732,811	122,632	117,523	21,356	None.
Niagara Fire	137,107	102,167	239,274	21,396,266	17,204,609	94,676	74,328	32,597	None.
Northwestern National	188,705	26,946	215,651	19,512,374	23,233,717	103,263	98,856	30,426	None.

Phœnix of Paris	97,325	40,160	137,485	14,665,622	10,922,207	47,173	37,592	12,580	None.
Phœnix of Hartford	418,856	223,271	642,127	59,455,285	58,656,701	234,017	186,850	68,430	None.
Providence Washington	209,547	51,091	260,638	27,734,398	23,212,077	130,529	106,445	39,946	2,970
Queen of America	646,043	145,495	791,538	68,963,562	83,622,774	394,603	340,329	106,279	10,000
St. Paul Fire and Marine	367,678	125,156	492,834	48,035,280	37,204,077	256,592	239,822	52,780	None.
Springfield Fire and Marine	417,635	185,754	603,389	64,948,415	45,088,506	287,371	266,376	58,776	None.
Stuyvesant	136,367	136,691	273,058	23,243,949	12,035,083	150,598	150,349	45,381	None.
L'Union, Paris, France	217,366	48,607	265,973	22,598,160	25,652,345	138,255	128,666	24,258	2,500
Westchester	245,477	94,503	339,980	26,662,956	22,828,717	136,421	123,279	29,702	None.
Totals for 1917	10,146,386	3,452,856	13,599,242	1,314,839,392	1,139,280,296	6,161,988	5,643,987	1,628,200	31,620
Totals for 1916	8,671,173	2,457,177	11,128,350	1,069,085,926	1,099,139,323	5,010,442	4,592,022	1,110,414	27,189

RECAPITULATION.

Canadian Companies	4,782,833	4,377,593	9,160,426	819,328,851	683,229,995	2,570,550	2,376,825	586,970	22,320
British Companies	16,317,311	3,804,024	20,121,335	1,914,891,756	2,157,687,223	9,001,906	8,358,290	1,762,163	331,959
Foreign Companies	10,146,386	3,452,856	13,599,242	1,314,839,392	1,139,280,296	6,161,988	5,643,987	1,628,200	31,620
Totals for 1917	31,246,530	11,634,473	42,881,003	4,049,059,999	3,986,197,514	17,734,444	16,379,102	3,977,333	385,899
Totals for 1916	27,783,852	8,889,675	36,673,527	3,418,238,680	3,720,058,236	16,309,102	15,114,063	2,871,534	109,577

(a) Formerly the German American Insurance Co.

SUMMARY of Premiums received for Fire insurance in Canada by all Companies, for the Years 1869 to 1880.

	PREMIUMS RECEIVED.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	191,077	184,799	146,532	174,892	174,006	66,401	186,895	1,956,746
Canada Agricultural	.....	.....	.....	.....	.....	109,892	131,639	115,897	97,468	.....	.....	.....	454,896
Canada Fire	.....	.....	.....	.....	.....	.....	.....	94,788	133,625	118,055	141,378	167,609	655,455
Citizens	.....	.....	.....	.....	.....	.....	129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire	.....	.....	.....	.....	.....	.....	.....	86,098	93,812	70,070	44,046	.....	284,026
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	7,947	64,882	86,174	35,858	.....	.....	194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	.....	.....	.....	1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian	.....	.....	.....	.....	.....	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign	.....	.....	20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona	.....	.....	.....	.....	.....	21,918	183,009	201,429	84,132	.....	.....	.....	490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,78	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,742,258
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,343	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	153,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,308	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,507	20,507
Phoenix, of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,417	417,150	4,000,389
Scottish Commercial	.....	.....	.....	.....	.....	.....	37,446	46,774	76,952	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

Foreign Co's.													
Ætna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Watertown		5,431	68,361	73,613	64,641						‡ 27,279	47,290	286,615
Andes			31,431										31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home													
Phenix, of Brooklyn							15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,816	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
Foreign Companies	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,448	3,479,577	36,285,733

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

—	Premiums Received.												
	Totals for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals from 1869 to 1891.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,105
Canada Agricultural	454,896												454,896
Canada Fire	655,455	192,894	32,984										881,333
Citizen's	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion	155,871	34,371											190,242
Eastern										27,938	99,777	119,364	247,079
*London Mutual Fire	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire	284,026												284,026
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Soveriegn	740,931	123,476	102,554	88,443									1,055,404
Stadacona	490,488												490,488
Western	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.													
Atlas								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association		43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London					‡128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Guardian	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,240	1,236,107
London Assurance	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	78,537	90,564	1,510,394
Manchester											53,067	96,309	149,376
National, of Ireland				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

North British	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phœnix of London	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial	535,710	52,072	72,314	12,759	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National	.....	.....	37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	131,247	807,919
Union Assurance Society	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,658
United Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies													
Ætna	1,040,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural of Watertown	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut	.....	.....	.....	.....	.....	.....	23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford	976,529	87,616	103,355	131,133	135,369	131,177	121,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,904	26,773	46,150	75,827
Phœnix of Brooklyn	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phœnix of Hartford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,946	129,904	175,850
Queen of America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,219,884	1,278,736	26,088,616
British Companies	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,806,071	6,168,716	92,006,787

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.
‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.—*Con.*

	Totals, for 1869 to 1891.	PREMIUMS RECEIVED.											Totals, for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										91,925	157,846	224,463	474,234
British America	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	235,868	350,233	414,847	7,030,070
Canada Agricultural	454,896												454,896
Canada Fire	881,333												881,333
Canadian Fire							42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens	2,834,626	22,335											2,856,961
Dominion	190,242												190,242
Eastern	247,079	190,663	264,511	164,115	27,826								894,194
Equity Fire											92,536	127,665	220,201
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026												284,026
Ottawa Fire										117,386	130,532	140,285	388,203
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,309	87,494	90,570	91,114	2,813,668
Royal Canadian	3,533,410	4,613											3,538,023
†Sovereign	1,055,404												1,055,404
Stadacona	490,488												490,488
Victoria-Montreal									41,853	37,474			79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	10,603,003
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,41	92,055,793	40,008,565
British Companies.													
**Albion Fire Ins. Ass'n.	1,243,401	105,216	119,693										1,468,310
Alliance		172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	215,705	260,582	2,843,082
City of London	1,531,430	56,824											1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability	278,603	76,958	9,128										364,689
‡Glasgow and London	1,619,733												1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial	3,636,871	201,177	189,962	186,055	186,812	200,828	214,039	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844
††Law Union and Rock									26,859	50,430	63,830	66,177	207,296
Liverpool and London and Globe	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,066	399,352	417,774	8,775,428

London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance	1,510,394	104,206	107,918	118,754	121,333	134,996	128,409	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester	149,376	121,229	118,940	199,096	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland	577,571	90,476	100,301	115,078	128,282	131,701	139,853	144,123	150,159	160,024	229,536	268,099	2,235,110
North British	6,377,004	380,393	383,663	346,615	392,021	462,927	431,033	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern	2,489,608	170,128	172,523	151,571	181,061	192,090	197,622	224,111	258,008	266,345	326,194	360,50*	1,999,765
Norwich Union	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phœnix of London	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen	4,354,694												4,354,694
Royal	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office		37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Co	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire	183,862	173,044	187,094	156,450	18,027								718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies.													
Ætna	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agric. of Watertown	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058						1,309,100
American Fire									33,216	42,818	—3,709		72,325
Andes	31,431												31,431‡‡
Connecticut	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven													
Home, New York												82,277	82,277
Ins. Co. of North America	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phœnix of Brooklyn	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phœnix of Hartford	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,764	139,791	1,960,453
Queen of America	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,531,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,857	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,04.	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand Totals	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
**Formerly the Fire Insurance Association. ‡‡Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	PREMIUMS RECEIVED.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	144,172	971,316
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	202,743	3,185,085
Beaver Fire												None.	None
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485
British Colonial											12,615	33,796	46,411
British Northwestern											29,439	53,481	82,920
Canada Agric	454,896												454,896
Canada Fire	881,333												881,333
Canada National										24,898	121,142	131,416	277,456
Canadian Fire	588,206	180,485	205,087	218,917	211,438	248,726	227,003	240,633	262,048	281,695	301,017	292,204	3,287,459
Central Canada Manufacturers						3,852	23,269	29,674	50,651	55,615	50,222	56,085	269,368
Citizens	2,856,961												2,856,961
Dominion	190,242												190,242
Dominion Fire						79,698	177,746	199,976	202,390	277,751	255,742	264,599	1,457,902
Eastern	894,194												894,194
Eastern Canada Manufacturers						3,852	23,269	29,674	15,348				72,113
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	160,747	2,292,451
Factories Insurance Co									112,043	211,025	151,976	110,467	585,511
Hudson Bay Insurance									75,689	129,053	145,579	111,005	461,326
Imperial Underwriters												56,512	56,512
Liverpool-Manitoba											358,896	397,834	756,730
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	478,306	9,019,566
Manitoba Assurance				99,219	125,293	150,164	126,691	161,500	298,068	333,578			1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	241,393	2,834,242
Montreal-Canada			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	146,959	2,003,889
Mount Royal											201,550	239,468	441,018
National Fire	284,026												284,026
North Empire Fire								8,154	26,842	61,182	81,485	105,814	283,477
North West Fire											84,150	115,078	199,228

Nova Scotia Fire				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	−61,910	617,139
Occidental Fire								68,386	90,410	102,455	152,164	158,378	571,793
Ontario Fire						245,354	227,320	165,571	174,891	180,976	179,616	100,518	1,274,246
Ottawa Assurance	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	−3,513		1,198,769
Ottawa Agricultural	194,861			*									194,861
Pacific Coast Fire							30,294	46,985	53,571	64,802	99,441	66,826	361,919
Provincial	1,434,350												1,434,350
Quebec	2,813,668	93,964	119,631	126,742	124,079	149,138	159,117	174,658	198,305	190,816	216,762	229,960	4,596,840
Richmond and Drummond					38,629	92,539	102,893	94,212	−20,418				307,855
Rimouski						214,941	247,625	332,250	306,684	331,161	310,998	199,770	1,943,429
Royal Canadian	3,538,023												3,538,023
†Sovereign	1,055,404												1,055,404
Sovereign Fire					27,560	73,801	71,871	63,713	71,319	70,601	109,347	−16,077	472,135
Stadocona	490,488												490,488
Victoria-Montreal	79,327												79,327
Western	10,603,003	513,256	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	597,472	15,837,641
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	5,099,298	81,654,879
British.													
‡Albion Fire Insurance Association	1,468,310												1,468,310
Alliance	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,357	199,726	206,684	224,905	3,802,724
Atlas	1,952,563	292,829	374,880	395,116	397,120	430,960	424,924	447,265	475,196	459,899	497,116	541,479	6,689,347
Caledonian	2,843,082	262,839	300,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	436,727	6,617,105
City of London	1,588,254												1,588,254
Commercial Union	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	843,850	17,744,030
Employers' Liability	364,689									95,484	174,606	247,675	882,454
General Accident Fire and Life							75,446	248,914	220,037	253,073	264,818	278,843	1,341,131
††Glasgow and London	1,619,733												1,619,733
Guardian	5,599,538	489,256	547,241	554,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	867,322	13,136,894
Imperial	6,085,796												6,085,796
Lancashire	6,210,844												6,210,844
**Law Union and Rock	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	236,795	1,873,040
Liverpool and London and Globe	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	1,402,255	21,522,732
London and Lancashire Fire	3,528,664	275,349	316,239	322,394	369,001	414,613	454,004	484,664	542,590	555,642	614,269	673,804	8,551,233
London Assurance	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,32	232,948	252,008	288,379	4,867,532
Manchester	2,187,726	197,750	114,838										2,500,314

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.
‡‡Not including $124,272 reinsurance of risks of the Sovereign Insurance Company. **Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive—*Con.*

Companies.—*Con.*	Totals for 1869 to 1902.	PREMIUMS RECEIVED.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
British.—Con.	$	$	$	$	$	$	$	$	$	$	$	$	$
National of Ireland	2,235,110	272,129	100,347										2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,682,135
Northern	4,999,765	383,105	446,894	470,404	487,221	572,630	568,123	546,028	568,560	564,135	636,980	718,600	10,962,465
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,204	10,274,126
Palatine Insurance Co.											73,594	187,594	261,188
Phœnix of London	8,475,113	684,265	805,091	925,011	859,755	858,884	1,017,845	831,045	937,087	1,855,569	996,925	1,031,853	18,478,542
Provincial										18,525	29,382	29,811	77,718
Queen	4,354,694												4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	1,291,623	30,249,125
Royal Exchange									3,700	213,466	322,085	406,218	945,469
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	359,839	6,210,448
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire	718,477												718,477
Yorkshire						137,523	185,210	207,105	237,582	259,976	273,327	334,766	1,635,489
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
Foreign.													
Ætna	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	321,364	7,544,345
Agricultural of Watertown	1,309,100												1,309,100
American Central											65,715	178,233	243,948
American Fire	72,325												72,325
American Insurance Co.											8,615	66,371	74,986
American Lloyds									467	10,490	13,428	14,749	39,134
Andes	31,431												31,431
California Insurance Co.											10,701	29,416	40,117
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,412	1,969,421
Continental									4,177	203,712	288,915	268,195	764,999

Equitable Fire and Marine													23,065	23,065
Fidelity-Phenix										305,627	373,164	397,448	372,746	1,448,985
Fireman's Fund												34,737	82,365	117,102
Firemen's Insurance Co.												44,606	87,016	131,622
La Compagnie d'Ass. Générales												11,953	104,280	116,233
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811		413,313	420,036	2,225,395
Germania Fire												34,574	51,383	85,957
Glens Falls													729	729
Hartford Fire	4,282,164	249,366	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871		887,485	871,942	11,356,291
Home, New Haven														
Home Ins. Co. New York	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338,553		368,493	734,750	4,095,740
Insurance Co. of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592		372,557	408,030	4,898,944
Insurance Co. of the State of Pa.												161,200	154,917	316,117
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681		147,659	111,410	844,827
National Fire							12,617	95,180	275,142	300,840		416,875	585,141	1,685,795
National Union Fire										64,183		156,598	195,005	415,786
Niagara Fire												76,821	143,095	219,916
Northwestern National												10,476	29,008	39,484
Phenix of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830						3,765,091
Phœnix of Hartford	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388		351,926	459,969	4,659,584
Providence Washington												119,500	158,638	278,138
Queen of America	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	577,822	603,073		577,985	594,859	9,878,024
Rochester German				1,128	55,145	64,853	68,320	69,799	105,978					365,253
Springfield Fire							8,722	110,767	151,896	197,511		278,248	374,055	1,121,199
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663		189,652	224,655	935,492
L'Union, Paris, France										24,890		134,879	167,089	326,858
Westchester Fire												56,239	136,129	192,368
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420		6,038,984	7,508,052	61,633,801

RECAPITULATION.

Canadian	10,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141		5,063,409	5,099,298	81,654,879
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694		12,092,125	13,138,597	225,693,037
Foreign Companies	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420		6,038,984	7,508,052	61,633,801
Grand totals	177,020,974	11,384,762	3,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255		23,194,518	25,745,947	368,981,717

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Totals from 1869 to 1917.
Canadian Companies.	$	$	$	$	$	$
Acadia Fire	971,316	142,580	112,009	110,968	147,293	1,484,166
Anglo-American	3,185,085	204,229	152,045	.....	.....	3,541,359
Beaver Fire	None.	29,334	30,943	27,838	34,122	122,237
British America	12,240,485	489,750	506,735	679,118	694,763	14,610,851
British Colonial	46,411	198,129	64,722	87,887	116,122	513,271
British Northwestern	82,920	46,321	49,953	56,212	76,708	312,114
Canada Accident	.....	.....	.....	5,546	33,530	39,076
Canada Agricultural	454,896	.....	.....	.....	.....	454,896
Canada Fire	881,333	.....	.....	.....	.....	881,333
Canada Ntional	277,456	176,609	202,511	170,189	149,420	976,185
Canadian Fire	3,287,459	279,683	269,301	273,449	291,854	4,401,746
(*a*) Canadian Lumbermen's Insurance Exchange	.....	.....	3,782	180	4,577	8,539
Central Canada Manufacturers	269,368	.....	.....	.....	.....	269,368
Citizens'	2,856,961	.....	.....	.....	.....	2,856,961
Dominion	190,242	.....	.....	.....	.....	190,242
Dominion Fire	1,457,902	213,769	207,537	212,539	242,164	2,333,911
Dominion of Canada Guarantee and Accident	.....	.....	4,691	26,257	26,108	57,056
Eastern	894,194	.....	.....	.....	.....	894,194
Eastern Canada Manufacturers	72,143	.....	.....	.....	.....	72,143
Equity Fire	2,292,451	—15,609	.....	.....	.....	2,276,842
Factories Insurance Co	585,511	284,286	142,623	111,797	.....	1,124,217
Globe Indemnity Co	.....	.....	.....	.....	53,812	53,812
Hamilton Fire	.....	.....	.....	41,186	.....	41,186
Hudson Bay Insurance	461,326	87,868	90,052	130,169	161,733	931,148
Imperial Underwriters	56,512	95,355	97,070	96,958	108,167	454,062
Liverpool-Manitoba	756,730	419,495	266,296	233,550	271,886	1,947,957
(*b*) London Mutual Fire	9,019,566	525,657	466,924	397,458	371,353	10,780,958
Manitoba Assurance	1,294,513	.....	.....	.....	.....	1,294,513
Mercantile Fire	2,834,242	244,851	224,319	245,758	263,902	3,813,072
Montreal-Canada	2,003,889	131,265	88,871	.....	.....	2,224,025
Mount Royal	441,018	381,844	411,074	381,590	489,044	2,104,570
National Fire	284,026	.....	.....	.....	.....	284,026
North Empire Fire	283,477	93,410	111,108	80,436	84,385	652,816
North West Fire	199,228	125,711	139,875	125,923	125,782	716,519
Nova Scotia Fire	617,139	.....	.....	.....	.....	617,139
Occidental Fire	571,793	129,812	112,498	127,632	158,413	1,100,148
Ontario Fire	1,274,246	.....	.....	.....	.....	1,274,246
Ottawa Assurance	1,198,769	.....	.....	.....	.....	1,198,769
Ottawa Agricultural	194,861	.....	.....	.....	.....	194,861
Pacific Coast Fire	361,919	75,551	79,640	90,661	99,543	707,314
Provincial	1,434,350	.....	.....	.....	.....	1,434,350
Quebec	4,596,840	247,034	236,367	257,956	259,130	5,597,327
Richmond and Drummond	307,855	.....	.....	.....	.....	307,855
Rimouski	1,943,429	.....	.....	.....	.....	1,943,429
Royal Canadian	3,538,023	.....	.....	.....	.....	3,538,023
(*c*) Sovereign	1,055,404	.....	.....	.....	.....	1,055,404
Sovereign Fire	472,135	.....	.....	.....	.....	472,135
Stadacona	490,488	.....	.....	.....	.....	490,488
Victoria-Montreal	79,327	.....	.....	.....	.....	79,327
Western	15,837,641	409,719	488,130	846,619	519,022	18,101,131
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	100,831,317

(*a*) Formerly the Lumbermen's Fire Indemnity Contract.
(*b*) Formerly the Agricultural Mutual.
(*c*) Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive—*Continued.*

—	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Totals from 1869 to 1917.
British Companies.	$	$	$	$	$	$
(*a*) Albion Fire Insurance Association	1,468,310					1,468,310
Alliance	3,802,724	213,203	215,168	246,250	308,203	4,785,548
Atlas	6,689,347	526,216	515,974	495,108	516,936	8,743,581
British Crown					237,110	237,110
Caledonian	6,617,105	442,976	433,157	426,418	438,103	8,357,759
Century					86,448	86,448
City of London	1,588,254					1,588,254
Commercial Union	17,744,030	1,000,069	937,765	1,013,179	1,035,610	21,730,653
(*b*) Eagle, Star and British Dominions			96,456	90,277	118,285	305,018
Employers' Liability	882,454	308,402	346,005	420,791	524,988	2,482,640
General Accident, Fire and Life	1,341,131	267,203	289,315	329,492	368,845	2,595,986
(*c*) Glasgow and London	1,619,733					1,619,733
Guardian	13,136,894	958,195	970,601	989,086	1,171,115	17,225,891
Imperial	6,085,796					6,085,796
Lancashire	6,210,844					6,210,844
(*d*) Law Union and Rock	1,873,040	282,305	257,994	246,634	255,452	2,915,425
Liverpool and London and Globe	21,522,732	1,383,305	1,342,437	1,320,340	1,411,088	26,979,902
London Guarantee and Accident			1,198	54,534	251,602	307,334
London and Lancashire Fire	8,551,233	691,561	703,503	716,846	792,042	11,455,185
London Assurance	4,867,532	310,412	300,984	310,808	331,982	6,121,718
Manchester	2,500,314					2,500,314
Marine Insurance Co	None.	None.	None.	None.	None.	
National of Ireland	2,607,586					2,607,586
North British and Mercantile	19,682,135	943,907	927,240	920,026	1,017,446	23,490,754
Northern	10,962,465	736,047	770,010	761,895	856,224	14,086,641
Norwich Union	10,274,126	770,642	735,400	787,656	824,798	13,392,622
Ocean Accident and Guarantee			43,171	138,259	250,637	432,067
Palatine Insurance Co	261,188	239,666	247,025	276,444	297,403	1,321,726
Phœnix, of London	18,478,542	1,035,778	935,794	964,766	999,090	22,413,970
Provincial	77,718	45,591	40,473	36,953	51,083	251,818
Queen	4,354,694					4,354,694
Royal Exchange	945,469	422,440	379,111	442,054	517,975	2,707,049
Royal Insurance Co	30,249,125	1,450,549	1,429,655	1,471,655	1,618,161	36,219,145
Scottish Commerical	343,421					343,421
Scottish Imperial	672,855					672,855
Scottish Union & National	6,210,448	350,475	372,392	403,579	414,709	7,751,603
Sun Insurance Office	5,816,992	484,222	483,707	553,836	619,158	7,937,915
Union Assurance Society	5,900,834	480,991	474,056	494,239	546,921	7,897,041
Union Insurance of Canton					27,807	27,807
United Fire	718,477					718,477
Yorkshire	1,635,489	366,752	360,769	403,678	428,090	3,194,778
	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	283,625,418

(*a*) Formerly the Fire Insurance Association.
(*b*) Formerly the British Dominions General Insurance Company, Limited.
(*c*) Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.
(*d*) Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies for the Years 1869 to 1917, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Totals from 1869 to 1917.
Foreign Companies.	$	$	$	$	$	$
Ætna	7,544,345	358,554	314,501	336,180	377,057	8,930,637
Agricultural of Watertown	1,309,100	.....	.....	.....	10,587	1,319,687
Alliance Insurance	.....	.....	.....	.....	53,212	53,212
American Central	243,948	163,551	123,338	76,258	114,255	721,350
American Fire	72,325	.....	.....	.....	.....	72,325
American Insurance Co	74,986	62,518	62,633	46,993	61,379	308,509
American Lloyds	39,134	17,010	18,299	22,540	26,939	123,922
Andes	31,431	.....	.....	.....	.....	31,431
Automobile Insurance	.....	.....	.....	.....	None.	None.
California Insurance Co	40,117	37,410	37,130	40,090	47,945	202,692
Citizens' of Missouri	.....	.....	.....	.....	9,948	9,948
Columbia	.....	.....	.....	.....	None.	None.
Commercial Union of N.Y.	.....	.....	.....	.....	7,505	7,505
Connecticut Fire	1,969,421	124,133	116,960	140,594	159,833	2,510,941
Continental	764,999	299,678	259,816	317,380	345,105	1,986,978
Equitable Fire and Marine	23,065	34,106	29,863	43,490	42,949	173,473
Fidelity- Phenix	1,448,985	362,151	330,390	345,203	357,776	2,844,505
Fireman's Fund	117,102	117,918	111,074	127,870	158,153	632,117
Firemen's Insurance Co	131,622	89,562	70,360	74,766	83,992	450,302
General, of Paris	116,233	82,382	63,258	69,575	84,399	415,847
Germania Fire	85,957	66,668	27,419	.....	.....	180,044
Glens Falls	729	133,962	142,722	149,497	170,038	596,944
Globe and Rutgers	.....	132,879	278,165	404,607	550,479	1,366,130
(a) Great American	2,225,395	470,652	370,849	347,801	436,935	3,851,632
Hartford Fire	11,356,291	1,012,780	899,129	1,012,399	1,009,343	15,289,942
Home, New Haven	.....	.....	.....	.....	.....	.....
Home Ins. Co., New York	4,095,740	817,419	929,416	898,665	1,121,291	7,862,531
Insurance Co. of North America	4,898,944	441,420	430,767	431,406	521,955	6,724,492
Insurance Co. of the State of Pa	316,117	146,982	164,561	96,061	226,070	949,791
Lumber Insurance Co	844,827	100,581	6,555	.....	.....	951,963
Merchants Fire	.....	.....	.....	.....	6,680	6,680
Millers National	.....	.....	24,927	37,663	53,033	115,623
National-Ben Franklin	.....	155,675	84,225	86,977	81,402	408,279
National Fire	1,685,795	637,386	494,643	500,108	502,240	3,820,167
National Union Fire	415,786	214,154	209,848	206,870	232,681	1,279,339
La Nationale	.....	103,479	148,557	152,093	211,099	615,228
Niagara Fire	219,916	187,012	172,749	137,959	137,107	854,743
Northwestern National	39,484	142,584	134,649	129,435	188,705	634,857
Phenix of Brooklyn	3,765,091	.....	.....	.....	.....	3,765,691
Phenix of Paris	.....	.....	24,238	66,597	97,325	188,160
Phœnix of Hartford	4,659,584	402,016	368,014	365,244	418,856	6,213,714
Providence Washington	278,138	190,649	197,743	179,955	209,547	1,056,032
Queen, of America	9,878,024	607,874	604,103	614,935	646,043	12,350,979
Rochester German	365,253	.....	.....	.....	.....	365,253
St. Paul Fire and Marine	935,492	236,513	253,040	330,644	367,678	2,123,367
Springfield Fire	1,121,199	481,373	479,481	465,582	417,635	2,965,270
Stuyvesant	.....	.....	.....	40,497	136,367	176,864
L'Union, Paris, France	326,858	187,704	186,233	193,428	217,366	1,111,589
Westchester Fire	192,368	152,863	136,742	181,816	245,477	909,266
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	97,529,355

RECAPITULATION.

Canadian Companies	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	100,831,317
British Companies	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	283,625,418
Foreign Companies	61,633,801	8,771,598	8,305,397	8,671,173	10,146,386	97,529,355
Grand Totals	368,981,717	27,499,158	26,474,833	27,783,852	31,245,530	481,986,090

(a) Formerly the German American Insurance.

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,100	1,098,943
Canada Agricultural	.....	.....	.....	.....	.....	41,317	63,437	102,056	83,291	.....	.....	.....	290,101
Canada Fire	.....	.....	.....	.....	.....	.....	.....	35,688	134,715	78,517	102,582	120,719	472,221
Citizens'	.....	.....	.....	.....	.....	.....	62,632	108,608	309,010	69,599	71,197	55,674	736,720
Dominion	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,603
National Fire	.....	.....	.....	.....	.....	.....	.....	42,839	167,447	48,944	28,502	.....	287,732
Ottawa Agricultural	.....	.....	.....	.....	.....	.....	280	14,362	52,743	40,779	.....	.....	108,164
Provincial	81,431	68,096	100,344	119,791	106,512	117,386	139,134	163,020	61,522	.....	.....	.....	957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian	.....	.....	.....	.....	.....	157,672	322,405	332,977	500,179	55,147	54,597	63,473	1,546,450
†Sovereign	.....	.....	2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona	.....	.....	.....	.....	.....	.....	54,854	243,016	286,070	189,755	.....	.....	773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,705	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	465	465
London Assurance	66,274	33,221	35,034	84,193	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	69,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,415	1,415
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,632	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial	.....	.....	.....	.....	.....	.....	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	69,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880 inclusive—*Concluded.*

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Foreign Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watertown	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136
Andes	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Phenix of Brooklyn	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

RECAPITULATION.

Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
Foreign Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

—	Totals for 1869 to 1880.	Losses Paid. 1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals for 1869 to 1891
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101												290,101
Canada Fire	472,221	152,074	73,838										698,133
Citizens'	736,730	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,047
Dominion	93,673	54,582											148,255
Eastern										200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	69,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National	287,732												287,732
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
†Sovereign	453,479	107,042	78,811	96,884									736,216
Stadacona	773,695												773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.													
Atlas								19,824	23,873	31,835	45,657	44,945	166,134
Caledonian				18,631	67,032	48,046	72,624	71,996	69,500	72,615	73,415	84,273	578,162
City of London			66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability								11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association		7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
Glasgow and London					109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345

*Formerly the Agricultural.
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.—*Con.*

—	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Foreign Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Guardian	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997
Lancashire	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633
London and Lancashire	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester											6,700	47,525	54,225
National of Ireland				6,472	24,700	38,094	76,134	53,554	43,823	37,437	50,772	60,242	391,228
North British	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,525
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phœnix of London	947,041	121,359	123,946	145,(2	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial	177,329												177,329
Scottish Imperial	400,765	21,821	39,593	21,229									483,408
Scottish Union and National			8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Soc'y											1,125	33,275	34,400
United Fire												79,965	79,965
	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
United States Companies													
Ætna	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural of Watertown	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668												5,666
Connecticut							7,704	23,546	23,238	10,117	13,822	13,462	91,888

Hartford	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home	60,691												60,691
Insurance Co. of North America											11,866	21,104	32,970
Phœnix of Brooklyn	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phœnix of Hartford											9,346	73,474	82,820
Queen of America												7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
Foreign Companies	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies for the Years 1869 to 1902, inclusive.

—	Totals for 1869 to 1891.	Losses Paid.											Totals for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										51,804	82,516	105,206	239,526
British America	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	217,077	209,468	160,072	4,272,612
Canada Agricultural	290,101												290,101
Canada Fire	698,133												698,133
Canadian Fire							13,665	30,451	19,540	77,916	66,747	59,542	267,861
Citizens	2,258,637	28,521	712										2,287,870
Dominion	148,255												148,255
Eastern	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire											37,956	55,075	93,031
*London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire	287,732												287,732
Ottawa Fire										47,615	84,583	71,290	203,488
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian	2,980,634	8,306											2,988,940
†Sovereign	736,216												736,216
Stadacona	773,695												773,695
Victoria-Montreal									8,137	51,741			59,878
Western	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.													
‡Albion Fire Ins. Ass	843,615	90,724	82,427										1,016,766
Alliance		115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270

††Law Union and Rock									3,535	34,025	41,995	13,048	92,603
Liverpool and London and Globe	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410
London and Lancashire	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National of Ireland	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British	4,656,555	240,402	336,358	225,261	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,365	158,868	187,078	242,012	100,804	3,629,880
Norwich Union	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phœnix of London	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen	3,325,321												3,325,321
Royal	6,495,567	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Sun Insurance Office		7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Soc'ty	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,286	105,155	1,714,466
United Fire	79,965	153,670	165,277	121,534	28,994								549,440
	40,085,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
Foreign Companies.													
Ætna	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Watertown	629,558	47,990	43,037	55,666	42,230	36,693	2,104						857,278
American Fire									5,207	36,703	25,070		66,980
Andes	5,668												5,668
Connecticut Fire	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven	60,691												60,691
Home, New York												1,794	1,794
Ins. Co. of N. America	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phœnix of Brooklyn	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,706	1,126,661
Phœnix of Hartford	82,826	169,316	229,819	145,013	140,935	113,692	120,858	108,471	106,457	96,908	80,225	47,177	1,435,091
Queen of America	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies	40,085,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
Foreign Companies	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

*Formerly the Agricultural Mutual. ††Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. †††Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Losses Paid.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire	.....	.....	.....	6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	80,084	501,149
Anglo-American	239,526	163,612	311,345	143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	131,646	2,092,941
Beaver Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	None.
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	237,212	230,934	235,565	221,617	258,474	7,305,478
British Colonial	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	911	11,000	11,911
British Northwestern	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,931	19,619	24,550
Canada Agricultural	290,101	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	290,101
Canada Fire	698,133	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	698,133
Canada National	.....	.....	.....	.....	.....	.....	.....	.....	.....	367	26,497	49,756	76,620
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	132,072	1,493,705
Central Canada Manufacturers	.....	.....	.....	.....	.....	3,591	16,092	16,991	15,976	39,390	42,783	62,591	197,414
Citizens	2,287,870	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,287,870
Dominion	148,255	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	148,255
Dominion Fire	.....	.....	.....	.....	.....	20,193	144,328	98,804	123,844	155,292	146,348	180,416	869,225
Eastern	632,961	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	632,961
Eastern Canada Manufacturers	.....	.....	.....	.....	.....	3,591	16,092	16,991	15,199	.....	.....	.....	51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	130,866	1,437,805
Factories Insurance Co	.....	.....	.....	.....	.....	.....	.....	.....	68,053	91,183	145,698	47,802	352,736
Hudson Bay Insurance Co	.....	.....	.....	.....	.....	.....	.....	.....	12,387	57,663	71,721	95,638	237,409
Imperial Underwriters	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15,387	15,387
Liverpool Manitoba	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	233,182	211,224	444,406
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	294,777	5,732,080
Manitoba Assurance Co	.....	.....	.....	35,031	53,808	63,899	90,036	75,395	132,113	198,472	.....	.....	648,754
Mercantile Fire	768,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,681	101,537	91,329	98,523	1,619,892
Montreal – Canada Fire	.....	.....	87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	94,401	1,323,209
Mount Royal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	93,464	124,265	217,729
National Fire	287,732	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	287,732
North Empire Fire	.....	.....	.....	.....	.....	.....	.....	643	8,943	28,296	26,703	49,912	114,497
North West Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,871	46,201	92,072
Nova Scotia Fire	.....	.....	.....	7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	83,523	377,777

Occidental Fire								25,209	38,499	32,610	59,259	84,090	239,667
Ontario Fire						69,431	184,594	112,474	151,455	167,882	111,762	53,507	851,105
Ottawa Assurance Co	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	−22,736	739		866,253
Ottawa Agricultural	108,164												108,164
Pacific Coast Fire							39,005	13,148	28,119	23,929	29,892	13,794	147,887
Provincial	957,146												957,146
Quebec Fire	2,317,629	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	119,445	3,206,542
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381				256,393
Rimouski						119,538	148,366	190,191	234,086	227,618	224,787	218,613	1,363,199
Royal Canadian	2,988,950												2,988,950
†Sovereign	736,216												736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	38,464	51,792	55,869	315,189
Stadacona	773,695												773,695
Victoria-Montreal	59,878												59,878
Western	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	137,788	235,186	197,885	192,429	257,056	9,148,038
	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551	51,601,993
British.													
‡Albion Fire Insurance Association	1,016,766												1,016,766
Alliance	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	78,648	2,815,563
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	274,618	4,208,755
Caledonian	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	226,559	4,153,441
City of London	977,455												977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	352,341	10,882,826
Employers' Liability	255,801								None.	20,417	60,428	108,422	445,068
General Accident, Fire and Life							4,182	81,189	147,557	182,797	132,882	164,179	712,786
Glasgow and London	1,167,345												1,167,345
Guardian	4,202,971	285,762	446,415	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	558,060	8,097,379
Imperial	4,181,342												4,181,342
Lancashire	4,492,270												4,492,270
**Law Union and Rock	92,603	58,317	117,066	26,826	49,790	68,826	78,780	60,585	81,629	104,259	113,957	113,772	967,010
Liverpool and London and Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	779,787	13,583,541
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	306,029	4,769,018
London Assurance	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	134,444	2,857,239
Manchester	1,664,241	102,460	147,537										1,914,238
National of Ireland	1,479,390	156,895	70,552										1,766,837
North British and Mercantile	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	561,104	12,946,482

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1913 inclusive—*Concluded.*

Companies.	Totals for 1869 to 1902.	Losses Paid.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
British.	$	$	$	$	$	$	$	$	$	$	$	$	$
Northern	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	376,852	7,180,041
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	469,707	5,914,277
Palatine Insurance Co.											3,706	76,722	80,428
Phœnix of London	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	561,896	10,011,738
Provincial									None.	1,702	2,945	22,501	27,148
Queen	3,325,321												3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,560	703,270	603,694	686,345	600,006	777,085	686,494	18,810,098
Royal Exchange									87	66,393	146,305	155,549	368,334
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	1,599,301	172,567	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	179,703	3,436,826
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	253,792	3,486,292
United Fire	549,440												549,440
Yorkshire						58,049	70,992	105,338	119,820	138,374	134,975	223,761	851,309
	79,688,641	3,893,761	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
Foreign.													
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	158,018	4,822,052
Agricultural of Watertown	857,278												857,278
American Central											12,066	54,993	67,059
American Fire	66,980												66,980
American Insurance Co.											None.	23,999	23,999
American Lloyds									None.	457	1,314	12,654	14,425
Andes	5,668												5,668
California Insurance Co.											791	5,970	6,761
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Continental									None.	56,862	214,388	182,028	453,278
Equitable Fire and Marine												4,998	4,998
Fidelity-Phœnix									134,484	180,097	251,084	267,639	833,304

Fireman's Fund												21,165	11,879	33,044
Firemen's Insurance Co.												4,362	30,680	35,042
La Compag. d'Ass. Generales												None.	48,179	48,179
German-American				34,712	48,148	81,223	131,174	87,504	117,980	133,542		228,011	254,077	1,116,371
Germania Fire												11,679	56,072	67,751
Glea Falls													None.	None.
Hartford Fire	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924		442,708	411,631	6,208,287
Home, New Haven	60,691													60,691
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558		190,747	256,614	2,210,752
Insurance Co. of North America	906,525	108,194	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962		195,453	265,624	2,898,461
Insur. Co. of the State of Pa												58,460	87,271	145,731
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581		99,625	88,084	644,878
National Fire							1,105	15,532	164,240	135,614		261,644	394,398	972,533
National Union Fire										17,610		95,778	133,143	246,531
Niagara Fire												34,381	36,198	70,579
Northwestern National												2,858	18,441	21,299
Phœnix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363						2,154,363
Phœnix of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187		154,860	211,347	2,721,309
Providence-Washington												25,209	94,795	120,004
Queen of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525		315,079	352,688	5,799,801
Rochester German					12,820	54,677	40,003	28,604	57,585					193,689
Springfield Fire							None.	34,760	63,647	84,952		116,147	219,703	519,209
St. Paul Fire and Marine							41,543	39,092	72,335	84,569		106,041	108,400	451,980
L'Union, Paris France										9,427		41,329	102,978	153,734
Westchester Fire												12,561	71,312	83,873
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881		3,068,756	4,043,757	35,257,966

RECAPITULATION.

Canadian	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,225	2,123,508	2,544,650	2,519,179		2,731,761	3,020,551	51,601,993
British	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888		6,319,064	6,939,451	140,758,700
United States and other	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881		3,068,756	4,043,757	35,257,966
	120,339,596	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948		12,119,581	14,003,759	227,618,659

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Totals from 1869 to 1917.
Canadian Companies.	$	$	$	$	$	$
Acadia Fire	501,149	88,906	93,607	83,954	54,685	822,301
Anglo-American	2,092,941	122,659	117,243	.....	.....	2,332,843
Beaver Fire	None.	446	1,548	8,651	6,134	16,779
British America	7,305,478	296,396	284,695	307,959	308,856	8,503,384
British Colonial	11,911	26,494	77,723	77,235	76,231	269,594
British Northwestern	24,550	38,832	32,622	25,899	25,120	147,023
Canada Accident	.....	.....	.....	5,133	15,487	20,620
Canada Agricultural	290,101	.....	.....	.....	.....	290,101
Canada Fire	698,133	.....	.....	.....	.....	698,133
Canada National	76,620	79,174	86,858	118,220	60,239	421,111
Canadian Fire	1,493,705	121,913	112,465	98,389	102,873	1,929,345
(a) Canadian Lumbermen's Insurance Exchange	.....	.....	None.	None.	None.	None.
Central Canada Manufacturers	197,414	.....	.....	.....	.....	197,414
Citizens'	2,287,870	.....	.....	.....	.....	2,287,870
Dominion	148,255	.....	.....	.....	.....	148,255
Dominion Fire	869,225	156,371	143,303	108,593	144,222	1,421,714
Dominion of Canada Guarantee and Accident	.....	.....	188	6,304	11,796	18,288
Eastern	632,961	.....	.....	.....	.....	632,961
Eastern Canada Manufacturers	51,873	.....	.....	.....	.....	51,873
Equity Fire	1,437,805	87,921	.....	.....	.....	1,525,726
Factories Insurance Co	352,736	149,852	133,933	76,385	.....	712,906
Globe Indemnity	.....	.....	.....	.....	16,937	16,937
Hamilton Fire	.....	.....	.....	22,588	.....	22,588
Hudson Bay Insurance Co	237,409	49,340	65,151	85,471	88,780	526,151
Imperial Underwriters	15,387	41,357	64,379	46,762	32,112	199,997
Liverpool-Manitoba	444,406	250,558	131,870	140,282	103,416	1,070,532
(b) London Mutual Fire	5,732,080	399,399	281,380	279,365	193,848	6,886,072
Manitoba Assurance Co	648,754	.....	.....	.....	.....	648,754
Mercantile Fire	1,619,892	171,603	135,375	148,499	108,324	2,183,693
Montreal-Canada Fire	1,323,209	95,710	89,385	.....	.....	1,508,304
Mount Royal	217,729	152,047	161,653	182,855	240,022	954,306
National Fire	287,732	.....	.....	.....	.....	287,732
North Empire Fire	114,497	63,427	57,905	103,303	60,462	399,594
North West Fire	92,072	69,258	84,093	94,041	84,169	423,633
Nova Scotia Fire	377,777	.....	.....	.....	.....	377,777
Occidental Fire	239,667	82,232	68,673	54,518	81,812	526,902
Ontario Fire	851,105	.....	.....	.....	.....	851,105
Ottawa Assurance Co	866,253	.....	.....	.....	.....	866,253
Ottawa Agricultural	108,164	.....	.....	.....	.....	108,164
Pacific Coast Fire	147,887	39,837	32,478	29,815	46,582	296,599
Provincial	957,146	.....	.....	.....	.....	957,146
Quebec Fire	3,206,542	122,805	84,121	152,070	151 459	3,716,997
Richmond and Drummond	256,393	.....	.....	.....	.....	256,393
Rimouski	1,363,199	.....	.....	.....	.....	1,363,199
Royal Canadian	2,988,940	.....	.....	.....	.....	2,988,940
(c) Sovereign	736,216	.....	.....	.....	.....	736,216
Sovereign Fire	315,189	.....	.....	.....	.....	315,189
Stadacona	773,695	.....	.....	.....	.....	773,695
Victoria-Montreal	59,878	.....	.....	.....	.....	59,878
Western	9,148,038	265,767	285,221	339,287	363,259	10,401,572
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	62,172,559

(a) Formerly the Lumbermen's Fire Indemnity Coatract.
(b) Formerly Agricultural Mutual.
(c) Formerly the Isolated Risk.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive—*Continued.*

—	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Totals from 1869 to 1917.
British Companies.	$	$	$	$	$	$
(a) Albion Fire Ins. Asso...	1,016,766					1,016,766
Allinnce	2,815,563	144,836	90,381	114,759	128,786	3,294,325
Atlas	4,208,755	328,301	310,587	337,971	291,227	5,476,841
British Crown					155,243	155,243
Caledonian	4,153,441	274,450	237,083	290,004	205,501	5,160,479
Century					54,337	54,337
City of London	977,455					977,455
Commercial Union	10,882,826	470,222	471,565	639,752	487,239	12,951,604
(b) Eagle, Star and British Dominions			57,898	62,429	71,789	192,116
Employers' Liability	445,068	153,515	189,959	189,871	215,791	1,194,204
General Accident, Fire and Life	712,786	111,152	126,881	154,823	199,764	1,305,406
Glasgow and London	1,167,345					1,167,345
Guardian	8,697,379	558,248	482,686	583,909	600,081	10,927,303
Imperial	4,181,342					4,181,342
Lancashire	4,492,270					4,492,270
(c) Law Union and Rock	967,010	137,003	182,822	131,146	144,385	1,562,366
Liverpool and London and Globe	13,583,544	902,101	710,524	718,868	665,949	16,580,986
London Guarantee and Accident			None.	11,956	84,980	96,936
London and Lancashire Fire	4,769,018	391,200	333,860	356,933	408,719	6,259,730
London Assurance	2,857,239	128,502	139,186	131,239	156,250	3,412,416
Manchester	1,914,238					1,914,238
Marine Insurance Co	None.	None.	None.	None.	None.	
National of Ireland	1,706,837					1,706,837
North British and Mercantile	12,946,482	595,746	495,777	497,670	380,690	14,916,365
Northern	7,180,041	469,372	385,857	571,654	497,231	9,104,155
Norwich Union	5,914,277	470,923	391,006	431,288	478,521	7,686,015
Ocean Accident and Guarantee			9,383	65,087	116,695	191,165
Palatine Insurance Co	80,428	155,132	112,917	199,057	145,755	693,289
Phœnix, of London	10,011,738	579,207	380,895	430,961	539,583	11,952,084
Provincial	27,148	38,618	19,781	18,029	73,748	177,324
Queen	3,325,321					3,325,321
Royal Exchange	368,334	162,218	172,056	202,859	300,080	1,205,547
Royal Insurance Co	18,810,098	801,985	695,908	739,389	813,313	21,860,693
Scottish Commercial	177,329					177,329
Scottish Imperinl	483,408					483,408
Scottish Union and National	3,436,826	150,484	160,164	203,345	256,484	4,207,303
Sun Insurance Office	3,561,347	268,367	267,578	305,232	315,360	4,717,884
Union Assurance Society	3,486,292	261,460	244,608	324,375	283,847	4,600,582
Union of Canton					None.	None.
United Fire	549,440					549,440
Yorkshire	851,309	243,438	210,298	208,857	286,942	1,800,844
	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	171,729,293

(a) Formerly the Fire Insurance Association. (b) Formerly the British Dominions General.
(c) Formerly the Law Union and Crown.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1917, inclusive—*Concluded.*

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Totals from 1869 to 1917.
Foreign Companies.	$	$	$	$	$	$
Ætna	4,822,052	157,403	218,329	154,964	200,303	5,553,051
Agricultural of Watertown	857,278				1,169	858,447
Alliance Insurance					34,111	34,111
American Central	67,059	116,411	53,203	51,021	34,015	321,709
American Fire	66,980					66,980
American Insurance Co	23,999	31,001	22,104	9,745	20,612	107,461
American Lloyds	14,425	547	1,577	5,162	104,643	126,354
Andes	5,668					5,668
Automobile					None.	None.
California Insurance Co	6,761	18,454	16,940	22,724	10,724	75,603
Citizens' of Missouri					700	700
Columbia					None.	None.
Commercial Union of N.Y.					972	972
Connecticut Fire	1,124,073	45,620	61,620	75,504	70,711	1,377,528
Continental	453,278	186,493	134,112	138,224	259,116	1,171,223
Equitable Fire and Marine	4,998	23,237	13,775	21,224	22,489	85,723
Fidelity-Phenix	833,304	167,322	196,960	170,811	239,408	1,607,805
Fireman's Fund	33,044	70,200	53,843	50,481	77,606	285,174
Firemen's Insurance Co	35,042	31,934	27,968	29,729	52,215	176,888
General, of Paris	48,179	57,609	43,508	70,785	48,616	268,697
Germania Fire	67,751	39,899	37,468			145,118
Glens Falls	None.	50,315	64,409	93,811	80,528	289,063
Globe and Rutgers		33,280	102,908	231,351	251,550	619,589
(a)Great American	1,116,371	282,743	214,572	218,112	245,174	2,076,972
Hartford Fire	6,208,287	497,045	461,245	444,513	493,217	8,104,307
Home, New Haven	60,691					60,691
Home Insurance Co., New York	2,210,752	419,937	459,169	428,152	560,974	4,078,984
Insurance Co. of North America	2,898,461	221,792	248,106	197,638	285,303	3,851,300
Insurance Co. of the State of Pa	145,731	104,580	73,492	61,158	138,139	523,100
Lumber Insurance Co	644,878	81,919	1,640			728,437
Merchants' Fire					1,517	1,517
Millers National			5,992	13,682	46,934	66,608
National-Ben Franklin		24,377	63,784	38,586	47,282	174,029
National Fire	972,533	334,060	462,862	251,861	292,667	2,313,983
National Union Fire	246,531	128,504	109,073	130,583	152,877	767,568
La Nationale Compagnie d'Ass		10,092	68,357	86,606	117,523	282,578
Niagara Fire	70,579	84,046	83,073	100,776	74,328	412,802
Northwestern National	21,299	65,300	78,625	59,404	98,856	323,484
Phenix of Brooklyn	2,154,363					2,154,363
Phenix, of Paris			4,343	31,061	37,592	72,996
Phœnix of Hartford	2,721,309	237,983	190,790	193,557	186,850	3,530,489
Providence Washington	120,004	125,910	130,804	119,694	106,445	602,857
Queen, of America	5,799,801	357,208	321,095	334,706	340,329	7,153,139
Rochester German	193,689					193,689
St. Paul Fire and Marine	451,980	101,116	122,113	203,285	239,822	1,118,316
Springfield Fire and Marine	519,209	277,903	287,942	306,783	266,376	1,658,213
Stuyvesant				39,388	150,349	189,737
L'Union, Paris, France	153,734	104,669	118,084	121,039	128,666	626,192
Westchester Fire	83,873	89,591	92,835	85,402	123,279	474,980
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	54,719,195

RECAPITULATION.

Canadian Companies	51,601,983	2,972,304	2,625,899	2,595,578	2,376,825	62,172,559
British Companies	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	171,729,293
Foreign Companies	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	54,719,195
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	288,621,047

(a)Formerly the German American Insurance Company.

Summary of Fire Insurance in Canada for the Years 1869 to 1917, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses Paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	641,099,996	2,731,761
1913	5,099,298	712,651,986	684,512,207	3,020,551
1914	5,016,653	663,539,377	700,239,242	2,972,304
1915	4,559,076	673,244,131	682,793,482	2,625,869
1916	4,817,876	742,805,919	662,129,297	2,595,578
1917	4,782,833	819,328,851	689,229,995	2,376,825
Totals	100,831,317	.....	.....	62,172,559

*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1917, inclusive—*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
British Companies.	$	$	$	$
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,070,127	6,349,064
1913	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917	16,317,311	1,914,891,756	2,157,687,223	8,358,290
Totals	283,625,418	.....	.....	171,729,293

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1917, inclusive—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement	Losses Paid.
FOREIGN COMPANIES.	$	$	$	$
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,605	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,969
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,093,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,588
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,206,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,504
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,182,988	609,273,561	3,068,756
1913	7,508,052	893,623,473	871,619,317	4,043,757
1914	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917	10,146,386	1,314,839,392	1,139,280,296	5,643,987
Totals	97,529,355			54,719,195

TOTALS FOR ALL YEARS FROM 1869 TO 1917 INCLUSIVE.

Canadian Companies	100,831,317			62,172,559
British Companies	283,625,418			171,729,293
Foreign Companies	97,529,355			54,719,195
Grand totals	481,986,090			288,621,047

*These returns are imperfect.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917.

THE ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire—In Canada	147,293	21,889,496	18,671,419	123,464	54,685	65,289	None.	Total business December, 31, 1917.
Fire—In other countries	2,231	416,250	253,600	645	645	None.	None.	
Hail—In Canada	37,326	1,050,409	None.	3,482	−30,389	None.	None.	
Totals	186,850	23,356,155	18,925,019	127,591	24,941	65,289	None.	

THE BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada	694,763	105,385,692	101,175,169	344,388	308,856	133,110	None.	Total business December, 31, 1917.
Fire—In other countries	1,432,974	408,605,834	324,730,301	863,169	775,687	298,634	8,836	
Explosion-in other countries	2,401	1,728,620	731,501	None.	None.	None.	None.	
Hail—In Canada	131,688	2,747,803	None.	57,832	57,832	None.	None.	
Inland Transportation—In Canada	7,626	7,862,193	581,260	7,926	7,926	None.	None.	
Inland Transportation—In other countries	1,069	1,776,443	129,300	394	394	None.	None.	
Marine—In Canada	737,222	198,122,179	12,513,970	503,271	382,920	135,858	None.	
Marine—In other countries	531,262	25,795,229	2,695,445	335,767	281,889	173,618	None.	
Totals	3,539,005	751,423,993	442,556,946	2,112,747	1,815,504	741,220	8,836	

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Fire—In Canada	116,122	18,191,575	13,541,449	85,711	76,231	14,451	7,752	Total business December 31, 1917.
Fire—In other countries	4,939	.....	.....	2,263	2,263	None.	None.	
Totals	121,061	.....	.....	87,974	78,494	14,451	7,752	

THE CANADA ACCIDENT ASSURANCE COMPANY.

Fire—In Canada	33,530	12,799,093	4,973,609	16,089	15,487	3,182	None.	Total business December 31, 1917.
Fire—In other countries	758	75,640	55,191	None.	None.	None.	None.	
Accident	40,722	16,809 849	10,115,783	20,622	17,276	9,317	1,500	
Automobile (including Fire Risk)	4,055	620,570	425,030	618	298	320	None.	
Automobile (excluding Fire Risk)	27,087	6,195,000	5,839,000	19,534	10,172	7,115	4,200	
Burglary	1,897	375,650	259,583	1,306	1,306	None.	None.	
Employers' Liability	165,759	3,965,000	3,217,600	114,990	119,293	61,888	None.	
Guarantee	2,077	977,778	704,320	2,704	329	3,000	None.	
Plate Glass	18,000			38,056	11,439	27,904	None.	
Sickness	16,642			10,395	8,978	3,870	None.	
Totals	310,527			224,314	184,578	116,596	5,700	

THE CANADIAN FIRE INSURANCE COMPANY.

Fire—In Canada	291,854	32,286,662	35,535,130	116,969	102,873	23,500	None.	Total business December 31, 1917.
Fire—In other countries	13,698	1,579,205	918,355	1,568	2,344	None.	None.	
Totals	305,552	33,865,867	36,453,485	118,537	105,217	23,500	None.	

THE DOMINION FIRE INSURANCE COMPANY.

Fire	242,164	32,427,774	34,918,282	147,276	144,222	10,950	4,500	Total business December 31, 1917.
Hail	71,134	1,444,480	None.	25,239	23,563	None.	None.	
Totals	313,298	33,872,254	34,918,282	172,515	167,785	10,950	4,500	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Fire	26,108	3,183,579	4,946,398	15,508	11,796	6,139	None.	Total business December 31, 1917.
Accident	209,044	41,065,848	31,746,018	71,949	75,418	27,537	None.	
Automobile (including Fire Risk)	21,476	2,128,799	1,211,130	8,682	7,735	947	None.	
Automobile (excluding Fire Risk)	37,583			11,712	10,697	1,485	None.	
Burglary	3,152	589,578	436,478	2,009	1,985	25	None.	
Guarantee	37,131	16,672,097	8,877,568	52	11,707	4,347	None.	
Plate Glass	28,260			33,183	13,154	21,679	None.	
Sickness	117,321			49,114	49,907	13,826	None.	
Totals	480,075			192,209	182,399	75,985	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued.*

THE GLOBE INDEMNITY COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	53,812	13,255,449	11,544,139	23,544	16,937	6,607	None.	Total business December 31, 1917.
Accident	208,283	48,124,800	39,001,467	112,641	105,085	32,500	None.	
Automobile (exclnding Fire Risk)	53,170	6,584,267	4,519,682	22,695	21,084	7,500	None.	
Burglary	1,419	282,825	261,350	944	764	180	None.	
Employers' Liability	139,890	4,838,000	2,275,500	52,094	76,723	34,767	None.	
Guarantee	9,522	3,685,424	2,900,285	7,084	2,261	9,057	None.	
Sickness	144,991	.....	.....	78,770	76,562	20,500	None.	
Totals	611,087	.....	.....	297,772	299,421	111,111	None.	

THE HUDSON BAY INSURANCE COMPANY.

Fire	161,733	22,829,601	16,372,902	101,366	88,780	22,457	None.	Total business December 31, 1917.
Hail	129	None.	None.	None.	None.	None.	None.	
Totals	161,862	22,829,601	16,372,902	101,366	88,780	22,457	None.	

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Fire	108,167	22,699,762	13,510,548	22,725	32,112	13,757	None.	Total business December, 31, 1917.
Plate Glass	None.	None.	None.	None.	None.	189	None.	
Totals	163,290	22,699,762	21,421,467	77,173	67,078	33,946	None.	

THE MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada	489,044	75,005,193	61,521,666	243,145	240,022	32,157	4,443	Total business December 31, 1917.
Fire—In other countries	3,038	628,500	499,000	857	857	None.	None.	
Plate Glass—In Canada	6,264	.....	.....	2,099	2,099	None.	None.	
Totals	498,346	.....	.....	246,101	242,978	32,157	4,443	

THE NORTH WEST FIRE INSURANCE COMPANY.

Fire—In Canada	125 782	16,828 614	16,832,759	88.514	84,169	15,779	3,875	Total business December 31, 1917.
Fire—In other countries	3,846	445,586	301,156	1,800	1,650	150	None.	
Totals	129,628	17,274,200	17,133,915	90,314	85,819	15,929	3,875	

THE PACIFIC COAST FIRE INSURANCE COMPANY.

Fire—In Canada	99,543	16,850,265	12,901,961	56,993	46,582	16,146	None.	Total business December 31, 1917.
Fire—In other countries	44,165	10,366,478	3,448,658	18,771	28,030	None.	None.	
Totals	143,708	27,216,743	16,350,619	75,764	74,612	16,146	None.	

THE WESTERN ASSURANCE COMPANY.

Fire—In Canada	519,022	176,076,014	113,414,056	362,432	363,259	75,669	400	Total business December 31, 1917.
Fire—In other countries	2,200,573	645,894,796	424,533,363	1,211,374	910,729	537,463	7,728	
Explosion—In Canada	6,176	3,800,556	1,529,010	110	110	None.	None.	
Explosion—In other countries	19,518	17,085,307	4,432,730	446	396	50	None.	
Inland Trans.—In Canada	17,207	6,987,381	669,231	2,637	4,767	None.	None.	
Inland Trans.—In other countries	1,931	5,599,867	262,469	19,473	7,258	12,215	None.	
Marine—In Canada	492,383	171,455,486	13,077,815	473,325	478,558	137,152	None.	
Marine—In other countries	3,539,743	731,654,647	41,044,582	3,047,303	2,356,416	1,162,655	4,550	
Tornado—In other countries	17,954	5,741,307	7,220,590	9,523	13,052	218	None.	
Totals	6,814,507	1,764,295,421	606,783,846	5,126,623	4,135,145	1,925,422	12,678	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued.*

ÆTNA INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	377,057	39,532,269	46,455,787	198,942	200,303	37,058	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	14,034	968,314	685,554	12,831	11,974	1,666	None.	
Tornado	989	246,721	596,856	73	23	50	None.	
Totals	392,080	40,747,304	47,738,197	211,846	212,300	38,774	None.	

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire	308,203	38,481,030	46,122,377	140,228	128,786	24,601	1,603	In Canada December, 31, 1917.
Accident	953	189,783	184,783	155	25	130	None.	
Automobile (including Fire Risk)	5,797	220,800	220,800	2,382	1,550	832	None.	
Automobile (excluding Fire Risk)	5,322	1,230,000	1,230,000	1,731	1,356	375	None.	
Employers' Liability	1,358	190,000	190,000	45	45	None.	None.	
Guarantee	1,287	519,941	484,941	None.	None.	None.	None.	
Sickness	488	.....	.....	None.	None.	None.	None.	
Totals	323,408	.....	.....	144,541	131,762	25,938	1,603	

AMERICAN CENTRAL INSURANCE COMPANY.

Fire	114,255	23,315,149	10,583,234	43,218	34,015	16,153	None.	In Canada December 31, 1917.
Hail	None.	None.	None.	None.	207	None.	None.	
Tornado	185	230,900	228,108	26	26	None.	None.	
Totals	114,440	23,546,049	10,811,342	43,244	34,248	16,158	None.	

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire	26,939	8,413,902	7,389,177	27,628	104,643	50	None.	In Canada December 31, 1917.
Sprinkler Leakage	7,040	1,343,681	2,977,008	12,779	8,670	6,668	None.	
Totals	33,979	9,757,583	10,366,185	40,407	113,313	6,718	None.	

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Fire	237,110	21,334,858	24,827,820	125,527	155,243	21,414	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	1,954	169,602	148,347	572	572	None.	None.	
Hail	587,529	7,622,054	None.	267,468	268,268	926	None.	
Totals	826,593	29,126,514	24,976,167	393,567	424,083	22,340	None.	

COLUMBIA INSURANCE COMPANY.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	41,083	2,954,565	1,956,205	14,909	11,637	4,247	None.	
Inland Transportation	5,547	1,820,730	85,865	4,690	3,940	750	None.	
Totals	46,630	4,775,295	2,042 070	19,599	15,577	4,997	None.	

THE CONNECTICUT FIRE INSURANCE COMPANY.

Fire	159,833	21,042,876	18,076,978	103,114	70,711	38,768	None.	In Canada December 31, 1917.
Hail	207,384	4,983,705	None.	89,569	89,569	None.	None.	
Totals	367,217	26,026,581	18,076,978	192,683	160,280	38,768	None.	

THE CONTINENTAL INSURANCE COMPANY.

Fire	345,105	50,099,181	39,851,321	304,611	259,116	91,907	5,000	In Canada December 31, 1917.
Tornado	120	42,500	42,500	None.	None.	None.	None.	
Totals	345,225	50,141,681	39,893,821	304,611	259,116	91,907	5,000	

THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Fire	118,285	14,810,129	16,869,914	62,440	71,789	19,829	4,000	In Canada December 31, 1917
Sprinkler Leakage	−268	109,000	None.	185	185	None.	None.	
Totals	118,017	14,919,129	16,869,914	63,625	74,974	19,829	4,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued.*

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	524,988	63,723,847	64,168,591	285,286	215,791	70,995	18,905	In Canada December 31, 1917.
Accident	99,501	20,867,518	17,757,502	44,748	46,498	9,765	None.	
Automobile (including Fire Risk)	23,418	1,505,929	1,156,815	10,977	11,227	None.	None.	
Automobile (excluding Fire Risk)	111,651	20,307,999	15,707,999	47,206	33,222	11,916	11,840	
Employers' Liability	522,999	16,837,333	15,355,266	370,669	342,669	120,240	62,760	
Guarantee	91,657	26,602,540	22,280,159	27,911	80,825	50,086	2,000	
Sickness	49,242	4,383,208	3,839,458	26,179	23,044	8,635	None.	
Totals	1,423,456	154,228,374	140,265,796	815,994	753,276	271,637	95,505	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire	357,776	46,150,090	40,017,859	248,191	239,408	60,253	2,500	In Canada December 31, 1917.
Tornado	508	109,640	673,560	None.	None.	None.	None.	
Totals	358,284	46,259,730	40,691,419	248,191	239,408	60,253	2,500	

FIREMAN'S FUND INSURANCE COMPANY.

Fire	158,153	21,732,561	18,933,774	97,081	77,606	35,773	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	10,172	640,810	374,980	3,998	3,881	225	None.	
Inland Transportation	7,757	2,046,543	198,139	869	869	None.	None.	
Totals	176,082	24,419,914	19,506,893	101,948	82,356	35,998	None.	

GLENS FALLS INSURANCE COMPANY.

Fire	170,038	22,615,402	19,366,964	86,837	80,528	23,059	6,000	In Canada December 31, 1917.
Automobile (including Fire Risk)	18,935	1,352,585	996,982	5,689	5,388	3,660	None.	
Totals	188,973	23,967,987	20,363,946	92,526	85,916	26,719	6,000	

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire	550,479	79,534,939	56,334,921	315,806	251,550	129,121	None.	In Canada December 31, 1917.
Explosion	93,768	17,238,916	14,211,530	None.	None.	None.	None.	
Totals	644,247	96,773,855	70,546,451	315,806	251,550	129,121	None.	

GREAT AMERICAN INSURANCE COMPANY.

Fire	436,935	58,789,156	54,057,753	302,305	245,174	99,023	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	25	1,250	1,250	None.	None.	None.	None.	
Hail	249,775	3,506,153	None.	116,456	116,061	395	None.	
Sprinkler Leakage	67	21,750	20,500	None.	None.	None.	None.	
Tornado	1,271	491,971	584,563	1	1	None.	None.	
Totals	688,073	62,810,280	54,664,066	418,762	361,236	99,418	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire	1,009,343	119,957,023	125,969,874	474,883	493,217	100,689	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	34,644	3,933,328	1,494,157	10,667	12,399	1,648	None.	
Explosion	1,758	891,667	816,667	None.	None	None.	None.	
Hail	494,365	.....	None.	219,888	219,888	None.	None.	
Inland Transportation	55,626	39,550	4,650	36,153	36,153	None.	None.	
Sprinkler Leakage	16,978	3,836,750	5,171,250	12,442	11,534	1,280	None.	
Tornado	7,135	1,536,945	3,357,495	32,559	592	31,970	None.	
Totals	1,619,849	.....	.....	786,592	773,783	135,587	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued.*

THE HOME INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	1,121,291	125,850,655	125,173,168	599,080	560,974	161,057	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	34,394	3,063,464	1,757,656	10,656	9,291	1,733	None.	
Hail	866,348	12,351,084	None.	412,222	417,067	632	5,600	
Sprinkler Leakage	6,381	1,732,400	2,035,100	3,990	1,231	2,760	None.	
Tornado	14,963	3,410,871	11,590,098	11,063	11,718	226	None.	
Totals	2,043,377	146,408,474	140,556,022	1,037,011	1,000,281	166,408	5,600	

INSURANCE COMPANY OF NORTH AMERICA.

Fire	521,955	79,889,442	26,813,502	375,191	285,303	114,777	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	58,886	2,365 886	1,284,631	16,455	17,327	382	None.	
Automobile (excluding Fire Risk)	1,505	114,950	87,350	1,346	1,548	50	None.	
Explosion	33,085	5,406,876	4,934,666	None.	None.	None.	None.	
Inland Transportation	7,255	1,083,394	367,318	3,054	3,054	None.	None.	
Totals	602,686	88,860,548	33,487,967	396,046	307,232	115,209	None.	

THE INSURANCE COMPANY OF THE STATE OF PA.

Fire	226,070	21,689,352	17,388,301	168,110	138,139	50,585	None.	In Canada December 31, 1917.
Tornado	574	253,650	181,475	1	1	None.	None.	
Totals	226,644	21,943,002	17,569,776	168,111	138,140	50,585	None.	

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THE LAW UNION AND ROCK INSURANCE COMPANY.

Fire	255,452	30,874,677	38,249,854	185,537	144,385	52,809	6,386	In Canada December 31, 1917.
Accident	10,145	3,267,820	3,430,756	6,099	2,281	4,435	None.	
Burglary	1,309	197,350	102,750	4,238	1,369	2,869	None.	
Employers' Liability	28,344			20,488	18,916	15,690	None.	
Plate Glass	2,451			1,201	1,201	None.	None.	
Sickness	5,222			1,643	2,295	75	None.	
Totals	302,923			219,206	170,447	75,878	6,386	

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire	251,602	37,798,127	26,732,922	160,542	84,980	84,671	None.	In Canada December 31, 1917.
Accident	129,900	23,260,200	16,780,950	71,435	63,215	25,831	None.	
Automobile (including Fire Risk)	10,620	1,467,897	620,700	4,496	4,275	646	None.	
Automobile (excluding Fire Risk)	46,289	10,510,000	6,165,000	9,700	8,502	3,573	None.	
Employers' Liability	369,139	6,240,000	5,940,000	272,070	188,292	159,014	None.	
Guarantee	88,926	39,779,341	31,550,298	12,257	16,823	19,875	25,000	
Sickness	27,158			12,320	11,870	3,945	None	
Totals	923,634			542,820	377,957	297,555	25,000	

THE MARINE INSURANCE COMPANY, LIMITED.

Fire	None.	None.	None.	None.	None	None.	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	59,822	3,871,433	2,354,637	32,215	27,715	8,400	None.	
Inland Transportation	38,089	140,119,737	None.	200	200	None.	None.	
Totals	97,911	143,991,170	2,354,637	32,415	27,915	8,400	None.	

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire	81,402	9,777,375	14,323,954	47,906	47,282	7,295	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	47,744	2,783,793	2,112,238	31,189	15,702	15,708	None.	
Totals	129,146	12,561,168	16,436,192	79,095	62,984	23,003	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	502,240	66,367,147	61,796,190	266,041	292,667	36,220	None	In Canada December 31, 1917.
Tornado	394	212,066	522,236	19,950	19,950	None.	None.	
Totals	502,634	66,579,213	62,318,426	285,991	312,617	36,220	None	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued.*

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	232,681	28,030,934	25,705,335	156,593	152,877	42,683	None.	In Canada December 31, 1917.
Tornado	363	60,925	645,675	357	357	None.	None.	
Totals	233,044	28,091,859	26,351,010	156,950	153,234	42,683	None.	

NIAGARA FIRE INSURANCE COMPANY.

Fire	137,107	21,396,266	17,204,609	94,676	74,328	32,597	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	3,499	244,947	201,977	887	887	None.	None.	
Totals	140,606	21,641,213	17,406,586	95,563	75,215	32,597	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire	188,705	19,512,374	23,233,717	103,263	98,856	30,426	None.	In Canada December 31, 1917.
Hail	1,592	None.	None.	−614	−614	None.	None.	
Tornado	477	116,860	274,810	54	54	None.	None.	
Totals	190,774	19,629,234	23,508,527	102,703	98,296	30,426	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	824,798	86,292,815	107,256,066	474,615	478,521	68,356	23,904	In Canada December 31, 1917.
Accident	29,672	8,793,050	5,958,350	9,826	8,089	2,315	None.	
Automobile (including Fire Risk)	31,416	2,644,972	1,688,427	9,987	9,635	1,303	None.	
Automobile (excluding Fire Risk)	30,132	7,520,420	5,599,670	9,398	5,907	2,560	1,150	
Employers' Liability	30,649	2,422,500	1,870,000	9,991	8,315	2,402	3,000	
Plate Glass	10,295			7,833	4,761	3,282	None.	
Sickness	18,649			8,358	8,612	791	None	
Totals	975,611			530,008	523,780	81,009	28,054	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire	250,637	29,224,665	26,475,239	129,640	116,695	19,705	None.	In Canada December 31, 1917.
Accident	167,034	30,496,552	23,842,886	47,523	55,395	14,465	1,500	
Automobile (including Fire Risk)	27,253			6,132	8,320	650	None.	
Automobile (excluding Fire Risk)	81,438	19,351,008	18,277,453	37,793	21,843	15,950	None.	
Burglary	1,197	289,483	271,983	413	413	None.	None.	
Employers' Liability	265,574	9,388,370	9,603,870	144,436	115,509	98,593	None.	
Guarantee	26,526	9,607,402	7,644,308	2,451	−724	3,525	None.	
Plate Glass	47,961			20,261	19,791	1,105	None.	
Sickness	70,788			24,972	27,140	5,865	None.	
Totals	938,408			413,621	364,383	159,858	1,500	

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire	209,547	27,734,398	23,212,077	130,529	106,445	39,946	2,970	In Canada December 31, 1917.
Automobile (including Fire Risk)	16,605	1,406,066	640,028	7,876	8,007	835	None.	
Automobile (excluding Fire Risk)	926	71,800	36,200	1,782	1,177	605	None.	
Totals	227,078	29,212,264	23,888,305	140,187	115,629	41,386	2,970	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire	646,043	68,963,562	83,622,774	394,603	340,329	106,279	10,000	In Canada December 31, 1917.
Automobile (including Fire Risk)	44,866	2,921,952	2,112,444	19,975	18,709	2,530	None	
Automobile (excluding Fire Risk)	6,774	631,000	493,000	5,876	5,361	1,025	None.	
Inland Transportation	7	75,020	None.	None.	None.	None	None.	
Totals	697,690	72,591,534	86,228,218	420,454	364,399	109,834	10,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1917—*Continued*

ROYAL EXCHANGE ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk. at Date.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid.	Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	517,975	65,209,086	69,500,563	322,801	300,080	47,626	None.	In Canada December 31, 1917.
Accident	10,245	2,338,800	1,694,142	3,837	3,062	1,185	None.	
Automobile (including Fire Risk)	27,009	1,623,229	1,328,364	11,883	11,143	740	None.	
Automobile (excluding Fire Risk)	22,326	4,220,000	3,270,000	6,964	7,095	956	None.	
Employers' Liability	14,355	730,000	700,000	5,863	5,391	2,247	None.	
Sickness	6,060	.....	.....	4,119	2,598	2,095	None.	
Totals	597,970	.....	.....	355,467	329,369	54,849	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	367,678	48,035,280	37,204,077	256,592	239,822	52,780	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	60,910	4,260,081	3,101,979	35,694	23,086	14,513	None.	
Hail	111,691	2,277,782	None.	83,965	83,965	None.	None.	
Inland Transportation	15,132	33,485,614	1,644,855	3,336	2,852	810	None.	
Tornado	5,678	1,120,493	3,826,431	1,047	1,328	None.	None.	
Totals	561,089	89,179,250	45,777,342	380,634	351,053	68,103	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	414,709	49,482,234	62,416,125	266,317	256,484	55,596	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	3,469	409,494	323,980	763	787	60	None.	
Sprinkler Leakage	1,979	319,520	273,750	None.	None.	None.	None.	
Tornado	775	91,071	302,261	13,980	13,980	None.	None.	
Totals	420,932	50,302,319	63,316,116	281,060	271,251	55,656	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	417,635	64,948,415	45,088,506	287,371	266,376	58,776	None.	In Canada December 31, 1917.
Sprinkler Leakage	764	143,000	169,500	694	194	500	None.	
Tornado	2,146	1,066,100	2,223,181	14,310	320	13,990	None.	
Totals	420,545	66,157,515	47,481,187	602,375	266,890	73,266	None.	

UNION ASSURANCE SOCIETY, LIMITED.

Fire	546,921	69,322,455	69,750,806	283,024	283,847	46,818	2,000	In Canada December 31, 1917.
Inland Transportation	9,874	50,165,113	300,000	972	None.	972	None.	
Totals	556,795	119,487,568	70,050,806	283,996	283,847	47,790	2,000	

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Fire	27,807	5,199,344	4,738,174	684	None.	684	None.	In Canada December 31, 1917.
Automobile (including Fire Risk)	40	8,600	8,600	None.	None.	None.	None.	
Totals	27,847	5,207,944	4,746,774	684	None.	684	None.	

WESTCHESTER FIRE INSURANCE COMPANY.

Fire	245,477	26,662,956	22,828,717	136,421	123,279	29,702	None.	In Canada December 31, 1917.
Hail	209,637	5,070,555	None.	89,462	89,729	None.	None.	
Totals	455,114	31,733,511	22,828,717	225,883	213,008	29,702	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire	428,090	41,480,949	52,370,907	310,173	280,942	55,835	6,433	In Canada December 31, 1917.
Accident	4,474	1,603,000	1,412,500	1,931	2,290	100	None.	
Automobile (excluding Fire Risk)	23,696	735,000	449,000	6,228	8,409	953	None.	
Employers Liability	49,866	2,190,000	1,920,000	62,836	40,876	27,500	2,500	
Live Stock	26,158	731,406	251,608	15,873	15,266	3,525	600	
Plate Glass	6,420	.....	.....	5,018	3,228	2,005	None.	
Sickness	2,317	.....	.....	1,586	1,065	710	None.	
Totals	541,021	.....	.....	403,645	358,076	90,628	9,533	

TABLE I.—Showing Total Assets, and their Nature of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1917.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Agents' Balances and Premiums uncollected.	Other Assets.	Total Assets.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	18,000 00	95,285 00	414,876 00	114,395 15	45 92	46,473 65	2,605 36	708,575 08	Fire and Hail.
Beaver Fire	None.	65,695 47	139,855 55	18,900 00	48,156 29	6,146 89	7,712 28	1,686 09	288,153 17	Fire.
British America	220,000 00	4,200 00	1,666,278 59	168,638 00	519,503 64	29,452 18	923,837 73	48,941 75	3,580,851 89	Fire, Hail and Inland Transportation.
British Colonial	None.	None.	127,615 82	None.	72,746 13	2,275 79	25,010 25	10,893 88	238,541 87	Fire.
British Northwestern	None.	141,111 84	88,101 02	43,650 00	42,493 61	8,158 46	12,969 24	15,149 07	351,633 24	Fire.
Canada Accident	None.	None.	462,557 83	17,900 00	34,387 78	4,862 32	54,131 40	13,412 13	587,251 46	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Canada National	305,292 63	(a)1,453,980 75	77,691 37	38,190 00	223,487 16	174,992 96	40,899 43	27,812 61	2,342,346 91	Fire.
Canadian Fire	120,000 00	704,716 28	533,032 18	None.	101,117 97	2,299 71	46,048 00	9,251 67	1,516,465 81	Fire.
Canadian Lumbermen's	None.	None.	34,488 85	None	1,410 38	82 87	4,852 93	None.	40,835 03	Fire.
Dominion Fire	None.	13,000 00	196,264 11	38,530 00	96,519 16	3,007 08	34,643 34	(b) 34,284 68	416,248 37	Fire and Hail.
Dominion of Can. Gtee. and Acct	None.	None.	650,966 33	None.	53,876 38	13,790 77	90,492 99	5,041 35	814,167 82	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
Globe Indemnity	29,204 33	17,000 00	459,961 62	236 77	(c) 99,695 61	5,988 15	111,335 25	7,349 61	(d) 760,771 34	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Hudson Bay	73,282 46	56,208 94	58,020 63	None.	82,387 57	10,442 73	33,543 85	None.	313,886 18	Fire and Hail.
Imperial Underwriters	15,350 00	109,895 95	84,663 20	None.	101,945 81	10,177 24	24,708 15	1,000 00	347,680 35	Fire and Plate Glass.
Liverpool Manitoba	None.	None.	745,430 32	None.	113,751 68	10,154 13	42,448 12	5 93	911,770 18	Fire.
London Mutual	124,227 08	14,637 50	173,524 00	59,850 00	58,155 33	2,771 40	54,828 52	(e) 11,385 08	(f) 499,378 91	Fire.
Mercantile Fire	None.	None.	357,053 60	None.	121,303 17	5,556 63	40,701 83	231 53	520,826 76	Fire.
Mount Royal	None.	None.	447,812 00	437,860 00	196,955 17	6,784 10	65,802 21	(g) 26,866 78	1,182,080 26	Fire and Plate Glass.
North Empire	42,824 64	90,732 46	70,362 02	27,000 00	26,372 06	3,604 25	24,037 21	7,426 34	292,358 98	Fire.
North West Fire	None.	127,592 25	103,713 31	None.	58,213 09	7,964 48	13,061 24	209 26	310,753 63	Fire.
Occidental Fire	6,000 00	119,367 57	237,807 45	None.	86,538 43	9,318 84	48,701 08	5,361 89	513,095 26	Fire.
Pacific Coast Fire	189,300 55	250,348 85	(h) 465,758 72	16,425 00	48,277 64	6,944 57	30,015 63	11,881 05	1,018,952 01	Fire.
Quebec Fire	81,587 34	None.	397,972 13	33,580 00	117,334 25	4,810 90	42,611 89	None.	677,896 51	Fire.
Western	200,000 00	None.	2,318,976 66	742,610 40	1,318,728 21	35,497 60	1,618,940 10	244,496 60	6,479,249 57	Fire, Explosion, Inland Transportation and Tornado.
Totals	1,423,963 03	3,186,487 86	9,989,132 31	2,058,246 17	3,737,751 67	365,089 97	3,467,806 32	485,293 26	24,713,770 59	

(a) Including $250,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co., to the amount of the deposit have been ear-marked for the Canada National Fire. (b) Including $16,150 loans on collaterals. (c) Including $50,000 Temporary cash deposit with Receiver General. (d) The assets and liabilities of the Hamilton Fire Insurance Company as at September 30, 1917, were taken over by this Company and the surplus of the Hamilton Fire at that date amounting to $83,000 was paid in cash to the Hamilton Fire by this company. (e) Including $700 loan on collateral. (f) Not including $152,836.02 premium notes which are treated as contingent assets only. (g) Including $20,000 loans on collaterals. (h) In this amount are included at their book value $264,787.66 National Finance Co. debs. and $33,000 Richlands Orchards debs., both of which companies are in liquidation. See Liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1917.

Companies	Unsettled Losses. (Fire).	Unsettled Losses (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and (Other).	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	65,289 01	None.	(a) 117,159 51	None.	92,774 18	275,222 70	433,352 38	400,000 00	Fire and Hail.
Beaver Fire	2,135 00	None.	32,790 72	None.	(b) 22,563 28	57,489 00	230,654 17	165,275 00	Fire.
British America	440,579 94	309,475 87	1,500,484 23	147,609 86	209,944 07	2,608,093 97	972,757 92	(c)1,399,029 79	Fire, Hail and Inland Transportation.
British Colonial	22,203 12	None.	(d) 103,451 31	None.	38,687 75	164,342 18	74,199 69	220,135 70	Fire.
British Northwestern	8,300 00	None.	46,727 68	None.	11,319 27	66,346 95	285,286 29	243,294 20	Fire.
Canada Accident	3,182 25	119,114 05	(e) 29,860 45	64,919 20	26,734 97	243,810 92	343,440 54	43,320 00	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Canada National	16,492 00	None.	124,525 92	None.	(f) 246,599 16	387,617 08	1,954,729 83	1,762,048 65	Fire.
Canadian Fire	23,499 54	None.	217,865 51	None.	81,021 95	322,387 00	1,194,078 81	1,000,000 00	Fire.
Canadian Lumbermen's	None.	None.	None.	None.	20,835 03	20,835 03	20,000 00	None.	Fire.
Dominion Fire	15,450 07	None.	176,876 77	None.	82,858 90	275,185 74	141,062 63	198,810 00	Fire and Hail.
Dominion of Can. Gtee. and Accident	6,138 50	69,846 92	27,301 58	172,745 62	(g) 14,000 00	290,032 62	524,135 20	245,300 00	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Globe Indemnity	6,607 19	104,503 81	(h) 49,217 93	192,507 14	40,923 57	393,759 64	367,011 70	200,000 00	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Hudson Bay	22,457 00	None.	96,119 26	None.	(i) 42,128 26	160,704 52	153,181 66	230,850 00	Fire and Hail.
Imperial Underwriters	13,756 99	189 00	60,809 04	None.	(j) 53,960 08	128,715 11	218,965 24	175,000 00	Fire and Plate Glass.
Liverpool Manitoba	17,881 07	None.	(k) 171,206 77	None.	84,640 17	273,728 01	638,042 17	175,000 00	Fire.
London Mutual	27,810 56	None.	279,095 52	None.	(l) 35,413 26	342,319 34	157,059 57	19,250 00	Fire.
Mercantile Fire	26,255 51	None.	156,017 03	None.	6,415 00	188,687 54	132,139 22	50,000 00	Fire.
Mount Royal	36,600 00	None.	(m) 319,478 93	2,372 19	174,980 97	533,432 09	648,648 17	250,000 00	Fire and Plate Glass.
North Empire	10,878 07	None.	(n) 61,966 44	None.	30,087 65	102,932 16	189,426 82	206,370 00	Fire.
North West Fire	19,804 33	None.	85,436 85	None.	2,316 02	107,557 20	203,196 43	100,000 00	Fire.
Occidental Fire	20,116 27	None.	(o) 114,050 01	None.	62,289 53	196,455 81	316,639 45	174,762 70	Fire.
Pacific Coast Fire	16,146 45	None.	77,344 77	None.	(p) 178,367 36	271,858 58	747,093 43	587,821 87	Fire.
Quebec Fire	19,258 16	None.	163,177 54	None.	4,971 46	187,407 16	490,489 35	125,000 00	Fire.
Western	621,260 82	1,316,839 67	1,850,448 24	563,063 43	338,577 02	4,690,189 18	1,789,060 39	(q)2,484,625 65	Fire, Inland Transportation, Explosion and Tornado.
Totals	1,462,101 85	1,919,969 32	5,861,412 01	1,143,217 44	1,902,408 91	12,289,109 53	12,424,661 06	10,455,893 56	

(a) Including $12,328.32 reserve on unlicensed reinsurance, unsecured.
(b) Including $10,000 contingent reserve.
(c) Including $550,000 7 per cent preference stock.
(d) Including $20,495.79 reserve on unlicensed reinsurance, unsecured.
(e) Including $7,439.49 reserve on unlicensed reinsurance, unsecured.
(f) Including $75,000 contingent reserve fund.
(g) Including $10,000 investment reserve fund.
(h) Including $5,087.47 reserve of unlicensed reinsurance, unsecured.
(i) Including $3,000 investment reserve fund.
(j) Including $35,707.34 liabilities of unlicensed companies, unsecured.
(k) Including $2,243.93 reserve on unlicensed reinsurance, unsecured.
(l) Including $15,000 investment reserve fund.
(m) Including $13,243.66 reserve on unlicensed reinsurance, unsecured.
(n) Including $7,100.94 unlicensed reinsurance, unsecured.
(o) Including $1,716.78 reserve on unlicensed reinsurance, unsecured.
(p) Including $131,737.66 investment reserve fund.
(q) Including $1,000,000 7 per cent preference stock.

TABLE III.—Showing the Assets in Canada of British Companies in

BRITISH COMPANIES—

Companies.	Commenced Business in Canada (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Alliance	February 29, 1892	None.	None.	283,191 34
Atlas	March 7, 1887	None.	None.	432,047 99
British Crown	*November 2, 1917	None.	None.	236,435 47
Caledonian	July 20, 1883	None.	None.	435,869 32
Century	*December 12, 1917	None.	None.	50,000 00
Commercial Union	September 11, 1863	325,000 00	20,000 00	867,648 05
Eagle, Star and British Dominions	*July 22, 1915	None.	None.	150,294 83
Employers' Liability	1887 to 1894 and again in 1910	None.	None.	1,095,643 87
General Accident Fire and Life	July 13, 1908	None.	None.	379,636 10
Guardian Assurance	May 1, 1869	325,000 00	None.	940,354 84
Law Union and Rock	April 1, 1899	24,590 52	8,475,590 01	609,096 50
Liverpool and London and Globe	June 4, 1851	200,000 00	900,800 00	1,290,552 53
London Guarantee and Accident	October 22, 1915	None.	4,000 00	632,638 78
London and Lancashire Fire	April 1, 1880	None.	None.	754,026 29
London Assurance	March 1, 1862	None.	None.	295,065 83
Marine Insurance Co	September 4, 1913	None.	None.	108,815 34
North British and Mercantile	1862	189,000 00	None.	988,292 14
Northern Assurance Co	1867	None.	None.	697,446 37
Norwich Union Fire	April 1, 1880	80,000 00	None.	804,807 52
Ocean Accident and Guarantee	April 20, 1915	6,605 59	None.	643,161 34
Palatine	March 27, 1912	None.	None.	294,640 66
Phœnix of London	1804	None.	None.	958,513 34
Provincial	December 19, 1910	None.	None.	89,001 57
Royal Exchange	November 3, 1910	75,000 00	153,327 85	713,573 32
Royal Insurance Co	1851	545,784 00	634,500 00	1,527,729 32
Scottish Union and National	February 25, 1882	None.	640,836 78	442,248 18
Sun Insurance Office	June 3, 1892	45,850 00	None.	550,493 43
Union Assurance Society	November, 1890	None.	None.	481,124 68
Union Insurance of Canton	*Sept. 24, 1917	51,739 45	None.	91,493 33
Yorkshire	January 16, 1907	510,000 00	1,880,878 81	509,132 82
Totals		2,378,569 56	12,709,933 45	17,352,975 10

*Dominion license issued.

doing business of Fire Insurance or of Fire and other classes of Insurance Canada.

ASSETS IN CANADA AT DECEMBER 31, 1917.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	16,303 29	None.	43,898 12	5,000 00	348,392 75	Fire, Accident, Auto, Guarantee and Sickness.
None.	41,538 33	5,081 06	51,730 69	5,000 00	535,398 07	Fire.
None.	54,499 78	3,321 42	57,985 12	15,274 82	367,516 61	Fire, Automobile and Hail.
None.	60,670 86	None.	42,915 18	11,350 00	550,805 36	Fire.
None.	11,998 39	None.	12,349 11	2,136 97	76,484 47	"
None.	110,155 72	7,136 87	167,575 98	11,503 39	1,509,020 01	"
None.	33,531 89	726 96	16,880 78	7,496 25	209,230 71	Fire and Sprinkler Leakage.
None.	62,247 45	None.	205,471 19	11,000 00	1,374,362 51	Fire, Accident, Auto, Guarantee and Sickness.
None.	76,976 28	5,754 61	48,119 54	5,460 53	515,947 06	Fire.
None.	135,286 08	4,358 91	136,976 09	None.	1,541,975 92	"
None.	877,015 89	319,769 48	60,184 88	11,732 81	10,377,980 09	Fire, Accident, Burglary, Plate Glass and Sickness.
None.	261,908 50	28,244 25	159,539 74	8,725 10	2,849,770 12	Fire.
None.	215,173 95	None.	166,885 61	21,665 17	1,040,363 51	Fire, Accident, Automobile, Guarantee and Sickness.
None.	172,704 85	5,744 25	125,109 19	None.	1,057,584 58	Fire.
None.	31,993 49	None.	54,903 31	5,000 00	386,962 63	"
None.	16,947 51	None.	15,045 30	None.	140,808 15	Auto, and Inland Transportation.
None.	277,524 64	14,108 97	136,608 33	15,000 00	1,620,534 08	Fire.
None.	99,051 71	None.	140,781 58	10,000 00	947,279 66	"
None.	226,010 31	None.	105,399 57	5,089 27	1,221,306 67	Fire, Accident, Auto, Plate Glass and Sickness.
None.	252,212 39	None.	120,207 04	15,749 67	1,037,936 03	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
None.	33,493 96	None.	42,757 26	1,000 00	371,891 88	Fire.
None.	166,490 26	17,906 61	152,506 64	15,358 49	1,310,775 34	"
None.	12,220 03	None.	6,195 72	857 42	108,274 74	"
None.	78,703 34	15,382 70	73,872 38	13,831 72	1,123,691 31	Fire, Accident, Automobile and Sickness.
None.	695,545 98	34,503 10	247,944 08	None.	3,686,096 48	Fire.
None.	67,087 65	12,567 14	51,992 64	None.	1,214,732 39	Fire, Auto, Sprinkler Leakage and Tornado.
None.	73,918 95	None.	80,038 60	15,371 52	765,672 50	Fire.
None.	127,966 00	None.	85,088 21	2,213 88	696,392 77	Fire and Inland Transportation.
None.	13,157 90	None.	20,832 57	1,802 51	179,025 76	Fire and Automobile.
None.	109,131 26	53,997 90	84,016 04	13,758 75	3,160,915 58	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
None.	4,411,766 64	528,604 23	2,713,810 49	231,378 27	40,327,037 74	

TABLE III.—Showing the Assets in Canada of Foreign Companies doing Canada—

FOREIGN COMPANIES

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Ætna Insurance Co	1821	None.	None.	505,643 33
Agricultural	1870 to 1873; 1879 to 1897 and again in 1917	None.	None.	23,798 07
Alliance Insurance	*Aug. 30, 1917	None.	None.	53,875 00
American Central	December 17, 1912	None.	None.	149,276 26
American Insurance	June 28, 1912	None.	None.	62,050 00
American Lloyds	December 1, 1910	None.	None.	73,915 00
Automobile Insurance Co	*October 29, 1917	None.	None.	150,000 00
California	November 18, 1912	None.	None.	58,830 00
Citizens' of Missouri	*December 4, 1917	None.	None.	25,000 00
Columbia	*October 11, 1917	None.	None.	83,157 47
Commercial Union of N.Y	*November 29, 1917	None.	None.	20,000 00
Connecticut	June 28, 1886	None.	None.	151,890 00
Continental Insurance	August 31, 1910	None.	None.	301,655 00
Equitable Fire and Marine	April 3, 1913	None.	None.	111,540 79
Fidelity-Phenix	April 11, 1910	None.	None.	372,976 00
Fireman's Fund	November 30, 1912	None.	None.	137,920 00
Firemen's Insurance	May 22, 1912	None.	None.	113,099 66
General of Paris	July 20, 1912	None.	None.	77,052 04
Glens Falls	November 28, 1913	None.	None.	193,900 00
Globe and Rutgers	March 6, 1914	None.	None.	435,684 20
Great American	December 7, 1904	None.	None.	390,588 53
Hartford Fire	November, 1836	None.	None.	958,793 41
Home Insurance	January 1, 1902	None.	None.	1,163,069 97
Insurance Co. of North America	October 16, 1889	None.	None.	381,669 00
Insurance Co. of State of Pa	March 22, 1912	None.	None.	131,276 06
Merchants Fire	*December 26, 1917	None.	None.	20,160 00
Millers National	*October 6, 1915	None.	None.	50,000 00
National-Ben Franklin	May 23, 1914	None.	None.	180,142 46
National Fire of Hartford	August 3, 1908	None.	None.	587,300 03
National Union Fire	August 12, 1911	None.	None.	192,110 26
La Nationale	February 13, 1914	None.	None.	138,190 70
Niagara Fire	July 19, 1912	None.	None.	191,800 00
Northwestern National	May 22, 1912	None.	None.	157,783 47
Phenix of Paris	March 20, 1915	None.	None.	58,453 27
Phœnix of Hartford	May 20, 1890	None.	None.	439,244 33
Providence Washington	January 9, 1912	None.	None.	208,010 00
Queen of Americe	November 2, 1891	None.	None.	615,408 69
St. Paul Fire and Marine	September 14, 1907	None.	None.	395,942 50
Springfield Fire and Marine	November 5, 1908	None.	None.	458,710 00
Stuyvesant	*August 25, 1916	None	None.	89,698 75
L'Union, Paris, France	April 11, 1911	None.	None.	186,659 11
Westchester	May 28, 1912	None.	None.	201,900 06
Totals		None.	None.	10,298,173 42

*Dominion license issued.

business of Fire Insurance or of Fire and other classes of Insurance in *Concluded.*

—ASSETS IN CANADA AT DECEMBER 31, 1917.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents Due and accrued	Agents' Balances and Premiums, Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business
cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	87,378 06	7,353 54	47,774 52	None.	648,149 45	Fire, Automobile and Tornado.
None.	None.	416 66	None.	None.	24,214 73	Fire.
None.	None.	462 50	11,975 75	None.	66,313 25	Fire.
None.	38,636 09	2,693 08	32,807 05	1,000 00	224,412 48	Fire and Tornado.
None.	None.	1,460 00	4,373 93	None	67,883 93	Fire.
None.	6,393 48	1,463 00	7,300 41	None.	89,071 89	Fire and Sprinkler Leakage.
None.	None.	None.	None.	None.	150,000 00	Fire.
None.	3,672 34	1,133 34	9,098 97	1,000 00	73,734 65	Fire.
None.	None.	None.	2,156 68	None.	27,156 68	Fire.
None.	10,000 00	1,402 44	5,445 32	None.	100,005 23	Fire, Auto and Inland Transportation.
None.	None.	29 00	983 07	None.	21,012 07	Fire.
None.	45,070 27	2,103 76	20,612 01	869 05	220,575 09	Fire and Hail.
None.	18,726 44	6,923 50	50,721 68	5,900 78	383,927 40	Fire and Tornado.
None.	None.	2,814 06	None.	None.	114,354 85	Fire.
None.	24,145 18	7,847 48	48,771 22	6,387 57	460,127 45	Fire and Tornado.
None.	74,267 05	None.	25,672 31	319 12	238,178 48	Fire, Auto and Inland Transportation.
None.	5,436 91	2,236 25	12,182 63	None.	132,955 45	Fire.
None.	14,335 99	None.	10,000 86	1,503 13	102,892 02	Fire.
None.	53,919 50	2,733 75	32,858 92	2,000 00	285,412 17	Fire and Auto.
None.	154,453 37	4,691 00	62,066 41	5,906 97	662,801 95	Fire and Explosion.
None.	134,388 54	7,520 30	64,794 02	835 49	598,126 88	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
41,600 00	276,576 54	14,517 29	157,482 00	None.	1,448,969 24	Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
None.	259,045 57	None.	134,826 90	None.	1,556,942 44	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
None.	113,148 77	16,803 86	85,384 51	None.	597,006 14	Fire, Auto, Explosion and Inland Transportation.
None.	23,530 11	2,191 04	30,339 62	None.	187,336 83	Fire and Tornado.
None.	None.	481 25	913 48	None.	21,554 73	Fire.
None.	4,983 87	1,041 65	7,665 98	None.	63,691 50	Fire.
None.	31,498 36	3,539 75	33,725 65	None.	248,906 22	Fire and Auto.
None.	73,542 13	10,096 82	114,761 26	None.	785,700 24	Fire and Tornado.
None.	56,317 53	3,376 74	22,797 65	None.	274,602 18	Fire and Tornado.
None.	45,617 54	1,050 83	25,433 45	None.	210,292 52	Fire.
None.	21,563 41	3,031 23	35,420 24	None.	251,814 88	Fire and Auto.
None.	8,628 59	2,412 42	48,604 80	1,000 00	218,429 28	Fire, Hail and Tornado.
None.	18,972 03	None.	14,985 72	1,503 13	93,914 15	Fire.
None.	158,579 71	7,035 38	87,903 81	3,592 34	696,355 57	Fire.
None.	None.	2,634 16	12,866 84	None.	223,511 00	Fire and Automobile.
None.	67,869 96	9,074 93	95,054 99	None.	787,408 57	Fire, Auto and Inland Transportation.
None.	57,031 70	6,746 09	50,531 34	6,719 49	516,971 12	Fire, Auto, Hail, Inland Transportation and Tornado.
None.	83,887 00	6,630 37	54,259 47	None.	608,486 84	Fire, Sprinkler Leakage and Tornado.
None.	25,619 64	183 33	28,045 11	7,396 79	150,943 62	Fire.
None.	40,161 06	None.	53,482 23	3,810 14	284,112 54	Fire.
None.	42,098 39	1,738 37	29,205 42	2,281 31	277,223 55	Fire and Hail.
41,600 00	2,084,495 13	145,869 17	1,573,316 23	52,025 31	14,195,479 26	

TABLE IV.—Showing the Liabilities in Canada of British Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1917.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1917.

Companies.	Unsettled Losses in Canada. (Fire.)	Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and (Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	26,204 58	1,336 60	190,692 18	6,946 06	12,733 73	237,913 15	110,479 00	Fire, Accident, Auto, Guarantee and Sickness.
Atlas	39,038 41	None	321,867 84	None.	7,000 00	367,906 25	167,491 82	Fire.
British Crown	21,414 24	925 80	143,730 30	1,313 07	14,420 58	181,803 97	185,712 64	Fire, Automobile and Hail.
Caledonian	62,852 23	None.	295,002 77	None.	8,596 37	366,451 37	184,353 99	Fire.
Century	21,607 77	None.	40,687 32	None.	13,022 34	75,317 43	1,167 04	"
Commercial Union	124,906 24	None.	620,762 62	None.	25,579 94	771,248 80	737,771 21	"
Eagle, Star and British Dominions	23,829 04	None.	73,637 42	None.	2,000 00	99,466 46	109,764 25	Fire and Sprinkler Leakage.
Employers' Liability	89,899 96	277,242 00	281,311 81	259,637 53	25,827 57	933,918 87	440,443 64	Fire, Accident, Auto, Guarantee and Sickness.
General Accident, Fire and Life	50,109 17	None.	209,465 65	None.	13,298 50	272,873 32	243,073 74	Fire.
Guardian Assurance	253,123 08	None.	655,721 18	None	19,910 08	928,754 34	613,221 58	"
Law Union and Rock	59,195 31	23,068 82	172,647 06	31,047 81	4,500 00	290,459 00	10,087,521 09	Fire, Accident, Burglary, Plate Glass and Sickness.
Liverpool and London and Globe	151,160 11	None.	899,929 26	None.	*108,349 71	1,159,479 08	1,690,331 01	Fire and Life.
London Guarantee and Accident	84,671 35	237,883 30	154,302 78	136,956 66	16,299 76	630,113 85	410,249 66	Fire, Accident, Auto, Guarantee and Sickness.
London and Lancashire Fire	64,778 00	None.	482,914 94	None.	13,850 00	561,542 94	496,041 64	Fire.
London Assurance	34,468 00	None.	217,229 44	None.	12,523 92	264,221 36	122,741 27	Fire.
Marine Insurance Co	None.	8,400 00	None.	24,928 26	10,000 00	43,328 26	97,479 89	Auto and Inland Transportation.
North British and Mercantile	168,969 14	None.	626,360 36	None.	84,872 59	880,202 09	743,331 99	Fire.
Northern Assurance Co	101,629 96	None.	523,563 68	None.	25,717 99	650,911 63	296,363 03	"
Norwich Union Fire	92,260 87	16,802 25	511,921 22	57,139 32	20,891 56	699,015 22	522,291 45	Fire, Accident, Auto, Plate Glass and Sickness.

Ocean Accident and Guarantee	19,705 00	141,653 00	131,091 75	221,520 80	11,377 77	525,348 32	512,587 71	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
Palatine	50,651 75	None.	173,037 53	None.	10,252 07	233,941 35	137,950 53	Fire.
Phœnix of London	44,451 45	None.	622,410 09	None.	79,736 91	746,598 45	564,176 89	"
Provincial	1,018 00	None.	26,817 42	None.	2,745 91	30,581 33	77,693 41	"
Royal Exchange	47,626 00	7,223 00	311,225 58	30,862 00	8,314 02	405,250 60	718,440 71	Fire, Accident, Auto and Sickness.
Royal Insurance Co	197,992 12	None.	1,074,013 65	None.	33,808 09	1,305,813 86	2,380,192 62	Fire.
Scottish Union and National	55,596 00	60 00	263,693 54	3,879 87	6,500 00	329,729 41	885,092 98	Fire, Auto, Sprinkler Leakage and Tornado.
Sun Insurance Office	94,198 05	None.	377,850 10	None.	8,475 57	480,523 72	285,148 78	Fire.
Union Assurance Society	48,818 22	971 36	325,185 10	None.	8,000 00	382,974 68	313,418 09	Fire and Inland Transportation.
Union Insurance of Canton	684 04	None.	33,761 52	116 08	1,236 76	35,798 40	143,227 36	Fire and Auto.
Yorkshire	62,268 00	37,892 66	258,707 24	33,655 60	10,170 00	402,693 50	2,758,222 08	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
Totals	2,093,126 09	753,458 79	10,019,541 35	808,003 04	620,011 74	14,204,141 01	26,032,896 73	

*Including $72,357.00 liabilities of life branch.

TABLE IV.—*Concluded*—Showing the Liabilities in Canada of United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1917.

FOREIGN—LIABILITIES IN CANADA AT DECEMBER 31, 1917.

Companies.	Unsettled Losses in Canada. (Fire).	Unsettled Losses in Canada. (Other).	Reserve of Unearned Premiums in Canada. (Fire).	Reserve of Unearned Premiums in Canada. (Other).	Sundry Liabilities in Canada. (Fire and Other).	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Ætna Insurance Co	37,057 69	1,716 00	204,874 12	6,469 71	9,075 33	259,192 85	388,956 60	Fire, Automobile and Tornado.
Agricultural	70 00	None.	10,554 40	None.	191 39	10,815 79	13,398 94	Fire.
Alliance Insurance	4,137 70	None.	29,745 21	None.	700 00	34,582 91	31,730 34	Fire.
American Central	16,157 85	None.	41,630 59	396 43	11,078 36	69,263 23	155,149 25	Fire, Hail and Tornado.
American Insurance	1,137 02	None.	29,555 66	None.	600 00	31,292 68	36,591 25	Fire.
American Lloyds	50 43	6,667 53	11,884 28	9,408 22	500 00	28,510 46	60,561 43	Fire and Sprinkler Leakage.
Automobile Insurance	None.	None.	None.	None.	None.	None.	150,000 00	Fire, Explosion, Inland Transportation and Lightning.
California	3,056 75	None.	25,515 96	None.	2,100 00	30,672 71	43,061 94	Fire.
Citizens, of Missouri	7 65	None.	None.	None.	704 10	711 75	26,444 93	Fire.
Columbia	None.	4,997 00	None.	15,817 90	1,000 00	21,814 90	78,190 33	Auto and Inland Transportation.
Commercial Union of N.Y	None.	None.	6,075 74	None.	450 00	6,525 74	14,486 33	Fire.
Connecticut	38,768 23	None.	87,318 56	None.	3,100 00	129,186 79	91,388 30	Fire and Hail.
Continental Insurance	96,907 13	None.	189,479 92	64 14	11,851 58	289,302 77	94,624 63	Fire and Tornado.
Equitable Fire and Marine	4,691 15	None.	21,133 79	None.	500 00	26,324 94	88,029 91	Fire.
Fidelity-Phenix	62,753 18	None.	186,901 73	805 04	11,986 13	262,446 08	197,681 37	Fire and Tornado.
Fireman's Fund	35,772 63	225 52	90,816 85	4,626 41	5,000 00	136,441 41	101,737 07	Fire, Auto and Inland Transportation.
Firemen's Insurance	16,229 75	None.	61,684 00	None.	1,464 73	79,378 48	53,576 97	Fire.
General of Paris	23,442 10	None.	44,990 14	None.	4,816 28	73,248 52	29,643 50	Fire.
Glens Falls	29,059 00	3,660 00	97,384 62	7,289 91	2,500 00	139,893 53	145,518 64	Fire and Auto.
Globe and Rutgers	129,121 42	None.	264,704 18	37,302 96	14,760 93	445,889 49	216,912 46	Fire and Explosion.
Great American	99,023 00	395 00	211,012 55	894 86	7,500 00	318,825 41	279,301 47	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
Hartford Fire	100,688 82	34,898 25	598,485 58	32,912 87	26,548 95	793,534 47	655,434 77	Fire, Auto, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance	161,057 00	10,951 00	646,468 34	36,615 20	45,000 00	900,091 54	656,850 90	Fire, Auto, Hail, Sprinkler Leakage and Tornado.

Insurance Co. of North America	114,776 55	432 00	302,293 23	29,493 32	10,000 00	456,995 10	140,011 04	Fire, Auto, Explosion and Inland Transportation.
Insurance Co. of State of Pa....	50,584 66	None.	86,199 83	474 08	2,500 00	139,758 57	47,578 26	Fire and Tornado.
Merchants Fire.....	163 00	None.	2,471 29	None.	100 00	2,734 29	18,820 44	Fire.
Millers National.....	10,926 93	None.	20,864 27	None.	700 00	32,491 20	31,200 30	Fire.
National-Ben Franklin.....	7,295 31	15,707 90	63,955 87	19,419 95	478 83	106,857 86	142,048 36	Fire and Auto.
National Fire of Hartford.....	36,219 82	None.	297,404 45	1,105 26	19,562 43	354,291 96	431,468 28	Fire and Tornado.
National Union Fire.....	42,682 63	None.	110,929 39	1,105 88	5,000 00	159,717 90	114,884 28	Fire and Tornado.
La Nationale.....	21,356 00	None.	117,045 22	None.	3,159 78	141,561 00	68,731 52	Fire.
Niagara Fire.....	32,597 00	None.	88,906 50	1,425 64	3,184 67	126,113 81	125,701 07	Fire and Auto.
Northwestern National.....	30,426 32	None.	119,391 13	610 19	4,000 00	154,427 64	64,001 64	Fire, Hail and Tornado.
Phœnix of Paris.....	12,580 34	None.	53,424 61	None.	4,710 88	70,715 83	23,198 32	Fire.
Phœnix of Hartford.....	68,430 47	None.	264,916 93	None.	11,360 00	344,707 40	351,648 17	Fire.
Providence Washington.....	42,916 01	1,440 00	95,818 57	5,500 25	4,000 00	149,674 83	73,836 17	Fire and Auto.
Queen of America.....	116,279 00	3,555 00	398,289 58	21,384 10	13,740 70	553,248 38	234,160 19	Fire, Auto and Inland Transportation.
St. Paul Fire and Marine.....	52,780 46	15,322 52	167,409 83	35,925 15	17,133 16	288,571 12	228,400 00	Fire, Auto, Hail, Inland Transportation and Tornado.
Springfield Fire and Marine....	58,775 77	14,490 09	188,358 49	3,077 51	15,730 82	280,432 68	328,054 16	Fire, Sprinkler Leakage and Tornado.
Stuyvesant.....	45,381 00	None.	64,277 66	None.	2,000 00	111,658 66	39,281 96	Fire.
L'Union, Paris, France.....	26,758 36	None.	126,434 74	None.	9,682 00	162,875 10	121,237 44	Fire.
Westchester.....	29,702 42	None.	117,309 58	None.	21,420 00	168,432 00	108,791 55	Fire and Hail.
Totals.....	1,659,820 55	114,457 81	5,536,917 39	272,124 98	309,891 05	7,893,211 78	6,302,267 48	

TABLE V.—Showing the Cash Income and Expenditure of Canadian Com-

CANADIAN COMPANIES—INCOME

INCOME (CASH).

No.	Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock.	Sundry.	Total Cash Income.
		$ cts.	$ cts.	$ cts.	$ cts.
1	Acadia Fire	186,849 93	30,804 98	(a) 8,256 96	225,911 87
2	Beaver Fire	34,122 47	14,516 20	None.	48,638 67
3	British America	3,539,004 89	78,052 48	None.	3,617,057 37
4	British Colonial	121,061 76	8,262 15	None.	129,323 91
5	British NorthWestern	76,708 22	10,659 99	(b) 1,475 00	88,843 21
6	Canada Accident	310,527 03	24,142 18	None.	334,669 21
7	Canada National	149,420 47	111,893 96	None.	261,314 43
8	Canadian Fire	305,551 91	61,547 57	None.	367,099 48
9	Canadian Lumbermen's	4,577 14	125 00	(c) 820 18	5,522 32
10	Dominion Fire	313,297 91	13,093 96	None	326,391 87
11	Dominion of Can. G'tee and Accident	480,075 43	33,121 86	(b) 900 00	514,097 29
12	Globe Indemnity	611,086 62	26,701 84	(d) 8,850 00	646,638 46
13	Hudson Bay	161,861 77	7,948 85	None.	169,810 62
14	Imperial Underwriters	108,166 87	9,503 24	2 43	117,672 51
15	Liverpool Manitoba	271,885 56	30,690 89	None.	302,576 45
16	London Mutual	371,353 00	9,558 72	(e) 414 42	381,326 14
17	Mercantile Fire	263,902 38	17,394 96	19 18	281,316 52
18	Mount Royal	498,346 16	59,340 52	(a) 7,193 29	564,879 97
19	North Empire	84,384 57	18,623 04	(a) 27 95	103,035 56
20	North West Fire	129,628 49	17,148 87	None.	146,777 36
21	Occidental Fire	158,413 45	21,120 80	None.	179,534 25
22	Pacific Coast Fire	143,708 29	19,366 57	(f) 521 04	163,595 90
23	Quebec Fire	259,129 82	29,892 56	None.	289,022 38
24	Western	6,814,508 17	127,201 92	(a) 104 14	6,941,814 23
	Totals	15,397,572 31	780,713 08	28,584 59	16,206,870 98

(a) Profit on sale of securities. (b) Premium on capital stock. (c) Cash dividends (net) received from mutual reinsuring companies. (d) Received from Liverpool and London and Globe. (e) Including $280.46 profit on sale of securities. (f) $150, premium on capital stock; $371.04, profit on sale of securities.

Received on account of capital stock not included in income:—
Beaver Fire $15,025.00; British Colonial, $330.70; British Northwestern, $1,132.00.
Canada National, $53,887.93
Canadian Fire $500,000.00
Dominion Fire, $2,165.00.
Dominion of Canada Guarantee and Accident, $900.00
Globe Indemnity, $100,000.00.
Imperial Underwriters, $64,525.00.
London Mutual, $1,750.00.
North Empire, $271.25.
Pacific Coast, $400.00

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panies doing Fire, Marine and Other Insurance.

AND EXPENDITURE, 1917.

EXPENDITURE (CASH).

Paid for Losses.	Dividends or Bonus to shareholders.	General Expenses. Commission or Brokerage.	General Expenses. Other.	Total Expenditure.	*e* Excess of Premiums over Losses. — *d* The Reverse	*e* Excess of Income over Expenditure. — The Reverse.	No.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	$ cts.	
24,941 11	24,000 00	14,642 20	41,500 83	105,084 14	(*e*) 161,908 82	(*e*) 120,827 73	1
6,133 55	8,188 62	−2,816 81	8,900 10	20,405 46	(*e*) 27,988 92	(*e*) 28,233 21	2
1,807,671 63	96,250 00	768,893 52	439,529 34	3,112,344 49	(*e*) 1,731,333 26	(*e*) 504,712 88	3
78,893 78	None.	18,839 78	47,433 18	145,166 74	(*e*) 42,167 98	(*d*) 15,842 83	4
25,119 69	None.	12,536 46	20,847 15	58,503 30	(*e*) 51,588 53	(*e*) 30,339 91	5
184,578 07	4,332 00	65,299 36	62,245 64	316,455 07	(*e*) 125,948 96	(*e*) 18,214 14	6
60,238 69	99,235 90	26,898 24	(*a*) 68,616 87	254,989 70	(*e*) 89,181 78	(*e*) 6,324 73	7
105,216 55	(*b*) 560,000 00	17,705 48	82,131 70	765,053 73	(*e*) 200,335 36	(*d*) 397,954 25	8
None.	None.	2,699 64	753 96	3,453 60	(*e*) 4,577 14	(*e*) 2,068 72	9
167,785 01	None.	66,612 99	52,395 54	286,793 54	(*e*) 145,512 90	(*e*) 39,598 33	10
182,398 62	29,382 00	140,419 31	100,800 61	453,000 54	(*e*) 297,676 81	(*e*) 61,096 75	11
299,421 25	20,000 00	160,230 73	130,798 72	610,450 70	(*e*) 311,665 37	(*e*) 36,187 76	12
88,780 32	None.	26,577 19	35,650 97	151,008 48	(*e*) 73,081 45	(*e*) 18,802 14	13
32,112 28	42,870 00	11,964 92	21,166 47	108,113 67	(*e*) 76,054 59	(*e*) 9,558 84	14
103,415 96	34,500 00	33,421 71	54,643 47	225,981 14	(*e*) 168,469 60	(*e*) 76,595 31	15
193,848 14	None.	64,868 60	101,703 86	360,420 60	(*e*) 177,504 86	(*e*) 20,905 54	16
108,323 95	25,000 00	54,878 65	37,336 37	225,538 97	(*e*) 155,578 43	(*e*) 55,777 55	17
242,977 74	(*c*) 105,500 00	69,258 80	95,003 06	512,739 60	(*e*) 255,368 42	(*e*) 52,140 37	18
60,462 15	36 60	9,795 36	29,023 47	99,317 58	(*e*) 23,922 42	(*e*) 3,717 98	19
85,818 95	None.	27,631 01	17,800 68	131,250 64	(*e*) 43,809 54	(*e*) 15,526 72	20
81,811 98	None.	17,657 33	41,767 37	141,236 68	(*e*) 76,601 47	(*e*) 38,297 57	21
74,611 60	None.	23,929 23	30,329 67	128,870 50	(*e*) 69,096 69	(*e*) 34,725 40	22
151,459 01	62,500 00	50,166 92	46,281 96	310,407 89	(*e*) 107,670 81	(*d*) 21,385 51	23
4,135,144 79	105,000 00	1,063,987 27	672,585 87	5,976,717 93	(*e*) 2,679,363 38	(*e*) 965,096 30	24
8,301,164 82	1,216,795 12	2,746,097 89	2,239,246 86	14,503,304 69	(*e*) 7,096,407 49	(*e*) 1,703,565 29	

(*a*) Including $43,255.90 Investment Expenses.
(*b*) Including stock bonus $500,000.
(*c*) Cash $37,500 and 1000 shares Civic Investment and Industrial Company, Montreal, Que.

TABLE V.—*Continued*—Showing the Cash Income and Expenditure in other

BRITISH

INCOME (CASH).

No.	Companies.	Net Cash for Premiums. (Fire.)	Sundry (Fire.)	Interest, Rents and Dividends on Stock (Fire and other.)	Income from Branches other than Fire and Life.	Total Cash Income.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1	Alliance	308,202 74	None.	None.	15,205 08	323,407 82
2	Atlas	516,936 47	None.	19,696 66	None.	536,633 13
3	British Crown	237,109 80	None.	7,335 59	592,013 58	836,478 97
4	Caledonian	438,103 30	None.	22,119 23	None.	460,222 53
5	Century	86,447 84	None.	162 02	None.	86,609 86
6	Commercial Union	1,035,610 12	None.	57,473 20	None.	1,093,083 32
7	Eagle, Star and British Dominions	118,284 61	None.	6,375 33	−267 58	124,392 36
8	Employers Liability	524,988 26	None.	508 17	898,467 48	1,423,963 91
9	General Accident, Fire and Life	368,845 29	5 00	20,067 65	None.	388,917 94
10	Guardian Assurance	1,171,115 31	None.	45,060 12	None.	1,216,175 43
11	Law, Union and Rock	255,452 23	19 70	643,769 03	47,470 88	946,711 84
12	Liverpool and London and Globe	1,411,087 69	None.	156,888 74	None.	1,567,976 43
13	London Guarantee and Accident	251,602 49	None.	2,677 99	672,031 81	926,312 29
14	London and Lancashire Fire	792,042 44	59 43	35,158 43	None.	827,260 30
15	London Assurance	331,982 21	None.	13,128 33	None.	345,110 54
16	Marine Insurance Co.	None.	None.	None.	98,872 61	98,872 61
17	North British and Mercantile	1,017,446 41	None.	51,954 35	None.	1,069,400 76
18	Northern Assurance Co.	856,223 98	78 76	975 61	None.	857,278 35
19	Norwich Union Fire	824,797 96	66 33	42,627 44	150,813 00	1,018,394 73
20	Ocean Accident and Guarantee	250,636 54	None.	6,665 58	687,771 85	945,073 97
21	Palatine	297,403 47	None.	14,336 10	None.	311,739 57
22	Phœnix of London	999,089 99	168 91	46,010 25	None.	1,045,269 15
23	Provincial	51,083 16	None.	194 31	None.	51,277 47
24	Royal Exchange	517,975 04	1,051 92	33,661 70	79,994 55	632,683 21
25	Royal Insurance Co.	1,618,161 46	None.	134,959 46	None.	1,753,120 92
26	Scottish Union and National	414,708 60	None.	57,710 42	6,223 77	478,642 79
27	Sun Insurance Office	619,158 02	55 46	13,371 90	None.	632,585 38
28	Union Assurance Society	546,920 62	None.	22,776 94	9,874 61	579,572 17
29	Union Insurance of Canton	27,803 21	None.	7 71	38 95	27,854 87
30	Yorkshire	428,090 40	None.	116,407 61	112,930 72	657,428 73
	Totals	16,317,314 66	1,505 51	1,572,079 87	3,371,441 31	21,262,341 35

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Canada of British Companies transacting the Business of Fire and Insurance.

COMPANIES.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.) Commission or Brokerage.	General Expenses. (Fire.) Other.	Expenditure on Account of Branches other than Fire & Life.	Total Cash Expenditure.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. d The Reverse.	No.
$ cts.	$ cts.	$ cts.	$ cts	$ cts.	$ cts.	$ cts.	
128,785 91	68,222 39	38,547 58	17,287 88	252,843 76 e	179,416 83 e	70,564 06	1
291,227 22	99,785 22	72,571 10	None.	463,583 54 e	225,709 25 e	73,049 59	2
155,243 05	57,944 64	43,445 92	440,430 39	697,064 00 e	81,866 75 e	139,394 97	3
205,500 71	84,088 59	62,289 19	None.	351,878 49 e	232,602 59 e	108,344 04	4
54,337 44	25,806 14	4,923 38	None.	85,066 96 e	32,110 40 e	1,542 90	5
487,238 68	197,162 02	127,855 53	None.	812,256 23 e	548,371 44 e	280,827 09	6
71,788 91	31,079 68	17,345 92	71 15	120,285 66 e	46,495 70 e	4,106 70	7
215,791 35	100,218 63	79,908 23	891,530 62	1,287,448 83 e	309,196 91 e	136,515 08	8
199,763 91	79,959 46	44,912 83	None.	324,636 20 e	169,081 38 e	64,281 74	9
600,081 36	220,348 37	119,446 25	None.	939,875 98 e	571,033 95 e	276,299 45	10
144,384 94	49,326 74	38,334 89	67,684 34	299,730 91 e	111,067 29 e	646,980 93	11
665,948 63	273,120 17	191,082 96	None.	1,130,151 76 e	745,139 06 e	437,824 67	12
84,980 49	44,330 50	31,565 79	551,117 34	711,994 12 e	166,622 00 e	214,318 17	13
408,718 91	152,700 37	108,427 60	None.	669,846 88 e	383,323 53 e	157,413 42	14
156,249 89	60,447 70	55,300 23	None.	271,997 82 e	175,732 32 e	73,112 72	15
None.	None.	None.	57,020 76	57,020 76	None. e	41,851 85	16
380,689 95	182,403 73	132,314 08	None.	695,407 76 e	636,756 46 e	373,993 00	17
497,230 73	173,281 28	106,131 82	None.	776,643 83 e	358,993 25 e	80,634 52	18
478,520 70	161,927 48	129,644 70	114,373 26	884,466 14 e	346,277 26 e	133,838 59	19
116,694 92	50,107 84	21,703 08	562,362 73	750,868 57 e	133,941 62 e	194,205 40	20
145,755 46	58,056 02	45,303 74	None.	249,115 22 e	151,648 01 e	62,624 35	21
539,582 63	220,373 47	133,083 12	None.	893,039 22 e	459,507 36 e	152,229 93	22
73,748 20	9,935 78	4,966 14	None.	88,650 12 d	22,665 04 d	37,372 65	23
300,080 00	99,728 58	61,195 33	69,425 41	530,429 32 e	217,895 04 e	102,253 89	24
813,312 75	301,987 58	240,779 20	None.	1,356,079 53 e	804,848 71 e	397,041 39	25
256,484 15	91,200 66	53,165 83	16,360 96	417,211 60 e	158,224 45 e	61,431 19	26
315,359 50	129,792 78	89,222 23	None.	534,374 51 e	303,798 52 e	98,210 87	27
283,846 71	98,664 33	86,038 18	1,510 35	470,059 57 e	263,073 91 e	109,512 60	28
None.	12,283 35	10,847 46	38 95	23,169 76 e	27,808 21 e	4,685 11	29
286,942 41	84,177 99	54,899 30	115,836 53	541,856 23 e	141,147 99 e	115,572 50	30
8,358 289 51	3,218,461 49	2,205,251 61	2,905,050 67	16,687,053 28 e	7,959,025 15 e	4,575,288 07	

TABLE V.—*Concluded*

FOREIGN COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premuims (Fire.)	Sundry (Fire.)	Interest Rents and Dividends on Stock (Fire and other.)	Income from Branches other than Fire and Life.	Total Cash Income.
		$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1	Ætna Insurance Co.	377,056 59	None.	20,928 56	15,023 67	413,008 82
2	Agricultural	10,587 20	None.	None.	None.	10,587 20
3	Alliance Insurance	53,212 41	None.	None.	None.	53,212 41
4	American Central	114,254 61	None.	7,769 71	184 97	122,209 29
5	American Insurance	61,379 47	None.	None.	None.	61,379 47
6	American Lloyds	26,939 25	None.	2,926 00	7,039 33	36,904 58
7	Automobile Insurance	None.	None.	None.	None.	None.
8	California	47,945 04	11 40	2,861 29	None.	50,817 73
9	Citizens of Missouri	9,947 52	None.	None.	None.	9,947 52
10	Columbia	None.	None.	None.	46,630 29	46,630 29
11	Commercial Union of N.Y.	7,504 78	None.	None.	None.	7,504 78
12	Connecticut	159,833 32	None.	8,313 66	207,383 45	375,530 43
13	Continental Insurance	345,104 74	None.	14,547 76	120 34	359,772 84
14	Equitable Fire and Marine	42,948 79	None.	4,730 30	None.	47,679 09
15	Fidelity Phenix	357,776 24	None.	16,153 43	507 85	374,437 52
16	Fireman's Fund	158,153 28	None.	5,450 32	17,928 66	181,532 26
17	Firemen's Insurance	83,991 57	None.	4 70	None.	83,996 27
18	General, of Paris	84,399 07	None.	119 91	None.	84,518 98
19	Glens Falls	170,037 67	None.	10,720 17	18,934 91	199,692 75
20	Globe and Rutgers	550,478 59	None.	19,444 28	93,768 55	663,691 42
21	Great American	436,934 60	None.	19,774 97	251,138 12	707,847 69
22	Hartford Fire	1,009,342 93	None.	48,430 23	610,506 45	1,668,279 61
23	Home Insurance	1,121,291 08	None.	55,704 59	922,085 69	2,099,081 36
24	Insurance Co. of North America	521,955 30	None.	16,803 86	80,730 95	619,490 11
25	Insurance Co. of State of Pa.	226,070 09	None.	6,439 07	574 38	233,083 54
26	Merchants Fire	6,680 38	None.	None.	None.	6,680 38
27	Millers National	53,033 42	None.	171 41	None.	53,204 83
28	National Ben Franklin	81,401 65	None.	8,882 22	47,744 37	138,028 24
29	National Fire of Hartford	502,240 46	None.	29,741 70	393 91	532,376 07
30	National Union Fire	232,681 11	None.	10,984 22	362 43	244,027 76
31	La Nationale	211,099 29	None.	4,049 08	None.	215,148 37
32	Niagara Fire	137,106 99	None.	8,610 52	3,499 32	149,216 83
33	Northwestern National	188,704 90	None.	8,165 31	2,069 30	198,939 51
34	Phenix of Paris	97,325 41	None.	502 46	None.	97,827 87
35	Phœnix of Hartford.	418,855 68	None.	22,547 98	None.	441,403 66
36	Providence Washington	209,546 53	None.	8,435 00	17,531 59	235,513 12
37	Queen of America	646,042 89	None.	28,093 86	51,646 72	725,783 47
38	St. Paul Fire and Marine	367,678 15	5,562 13	16,959 39	193,411 21	583,610 88
39	Springfield Fire and Marine	417,635 46	None.	24,155 28	2,909 89	444,700 63
40	Stuyvesant	136,367 08	None.	3,325 62	None.	139,692 70
41	L'Union, Paris, France	217,365 50	None.	996 91	None.	218,362 41
42	Westchester	245,476 64	None.	11,392 64	209,637 18	466,506 46
	Totals	10,146,385 68	5,573 53	448,136 41	2,801,763 53	13,401,859 15

—INCOME AND EXPENDITURE, 1917.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.) Commission or Brokerage.	General Expenses. (Fire.) Other	Expenditure on Account of Branches other than Fire & Life	Total Cash expenditure.	*e* Excess of Premiums over losses paid. (Fire.) *d* The Reverse.	*e* Excess of Income over Expenditure. *d* The Reverse.	No.
$ cts.	$ cts	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	
200,303 03	81,273 01	36,976 58	15,501 35	334,053 97	*e* 176,753 56	*e* 78,954 85	1
1,169 31	3,634 47	735 10	None.	5,538 88	*e* 9,417 89	*e* 5,048 32	2
34,111 02	13,947 75	1,001 60	None.	49,060 37	*e* 19,101 39	*e* 4,152 04	3
34,014 85	15,023 33	9,808 03	232 82	59,079 03	*e* 80,239 76	*e* 63,130 26	4
20,612 30	17,579 76	2,637 59	None.	40,829 65	*e* 40,767 17	*e* 20,549 82	5
104,642 76	7,952 93	1,427 63	10,936 11	124,959 43	*d* 77,703 51	*d* 88,054 85	6
None.	None.	None.	None.	None.	None.	None.	7
10,723 61	10,895 71	6,851 69	None.	28,471 01	*e* 37,221 43	*e* 22,346 72	8
699 58	2,868 01	419 95	None.	3,987 54	*e* 9,247 94	*e* 5,959 98	9
None.	None.	None.	33,681 31	33,681 31	None.	*e* 12,948 98	10
971 58	1,750 03	471 19	None.	3,192 80	*e* 6,533 20	*e* 4,311 98	11
70,710 73	38,048 11	20,660 44	148,009 12	277,428 40	*e* 89,122 59	*e* 98,102 03	12
259,115 53	82,606 98	59,416 56	30 08	401,169 15	*e* 85,989 21	*d* 41,396 81	13
22,489 23	14,316 92	328 11	None.	37,134 26	*e* 20,459 56	*e* 10,544 83	14
239,407 67	82,244 80	56,318 66	133 46	378,104 59	*e* 118,368 57	*d* 3,667 07	15
77,605 81	37,399 15	10,908 58	8,914 07	134,827 61	*e* 80,547 47	*e* 46,704 65	16
52,214 86	17,737 60	10,568 03	None.	80,520 49	*e* 31,776 71	*e* 3,475 78	17
48,616 20	16,923 18	14,598 68	None.	80,138 06	*e* 35,782 87	*e* 4,380 92	18
80,527 81	36,438 59	26,268 70	9,557 46	152,792 56	*e* 89,509 86	*e* 46,900 19	19
251,550 00	99,073 89	50,252 44	9,558 85	410,435 18	*e* 298,928 59	*e* 253,256 24	20
245,174 49	104,105 74	41,471 10	180,904 83	571,656 16	*e* 191,760 11	*e* 136,191 53	21
493,216 99	185,909 11	133,024 84	455,786 68	1,267,997 62	*e* 516,125 94	*e* 400,281 99	22
560,974 08	244,776 78	157,164 91	626,101 51	1,589,017 28	*e* 560,317 00	*e* 510,064 08	23
285,302 62	97,829 41	47,960 97	43,307 53	474,400 53	*e* 236,652 68	*e* 145,089 58	24
138,138 64	46,740 80	9,343 26	159 71	194,382 41	*e* 87,931 45	*e* 38,701 13	25
1,517 03	2,236 00	564 49	None.	4,317 52	*e* 5,163 35	*e* 2,362 86	26
46,933 93	12,307 73	2,658 02	None.	61,899 68	*e* 6,099 49	*d* 8,694 85	27
47,282 24	33,061 05	3,699 24	34,118 91	118,161 44	*e* 34,119 41	*e* 19,866 80	28
292,667 31	98,179 89	80,773 32	20,065 73	491,686 25	*e* 209,573 15	*e* 40,689 82	29
152,876 63	51,161 89	14,881 84	457 52	219,377 88	*e* 79,804 48	*e* 24,649 88	30
117,523 37	47,634 13	27,987 72	None.	193,145 22	*e* 93,575 92	*e* 22,003 15	31
74,328 37	26,820 87	15,198 33	2,041 86	118,389 43	*e* 62,778 62	*e* 30,827 40	32
98,855 74	42,541 64	34,656 87	77 51	176,131 76	*e* 89,849 16	*e* 22,807 75	33
37,592 33	20,135 45	16,428 04	None.	74,155 82	*e* 59,733 08	*e* 23,672 05	34
186,850 11	84,057 58	56,331 31	None.	327,239 00	*e* 232,005 57	*e* 114,164 66	35
106,445 18	51,325 39	10,609 47	14,243 55	182,623 59	*e* 103,101 35	*e* 52,889 53	36
340,328 66	125,653 53	98,334 70	38,718 75	603,035 64	*e* 305,714 23	*e* 122,747 83	37
239,822 37	72,389 24	50,134 32	165,936 60	528,282 53	*e* 127,855 78	*e* 55,328 35	38
266,376 30	93,553 10	45,761 81	1,307 96	406,999 17	*e* 151,259 16	*e* 37,701 46	39
150,349 34	18,401 28	14,980 90	None.	183,731 52	*d* 13,982 26	*d* 44,038 82	40
128,665 56	43,422 21	33,213 71	None.	205,301 48	*e* 88,699 94	*e* 13,060 93	41
123,279 29	58,420 27	23,720 32	148,163 47	353,583 35	*e* 122,197 35	*e* 112,923 11	42
5,643,986 46	2,140,437 31	1,228,549 05	1,967,946 75	10,980,919 57	(*e*) 4,502,399 22	(*e*) 2,420,939 58	

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1917, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

—	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
Acadia Fire		13·35	12·84	30·05	46·52	22,305,746	284,722 03	1·28	18,925,019	708,575 08	3·74
Beaver Fire		17·98	24·00	17·83	41·95	6,091,664	95,910 90	1·57	3,999,531	288,153 17	7·20
British America		51·08	2·72	34·15	86·05	513,391,526	4,064,697 08	0·79	442,556,946	3,580,851 89	0·81
British Colonial		65·17	.....	54·74	112·25	18,191,575	253,058 38	1·39	13,541,449	238,541 87	1·76
British Northwestern		32·75	.....	43·52	65·85	8,570,890	128,600 17	1·50	7,228,924	351,633 24	4·86
Canada Accident		59·44	1·40	41·07	94·56	12,874,733	116,694 93	0·91	25,590,116	587,251 46	2·30
Canada National		40·31	66·41	63·92	97·58	20,002,346	281,958 39	1·41	22,691,927	2,342,346 91	10·32
Canadian Fire		34·44	183·27	32·67	208·41	33,865,867	484,837 42	1·43	36,453,485	1,516,465 81	4·16
Canadian Lumbermen's		.....	.....	75·45	62·54	1,421,755	32,316 26	2·27	None.	40,835 03	.....
Dominion Fire		53·55	.....	38·45	87·87	32,427,774	412,146 46	1·27	34,918,282	416,248 37	1·19
Dominion of Can. G'tee. & Acc.		37·99	6·12	50·25	88·12	3,183,579	37,219 23	1·17	47,217,592	814,167 82	1·72
Globe Indemnity		49·00	3·27	47·62	94·40	13,255,449	137,324 36	1·04	60,502,423	760,771 34	1·26
Hudson Bay		54·85	.....	38·45	88·93	22,829,601	286,990 42	1·26	16,372,902	313,886 18	1·92
Imperial Underwriters		29·69	39·63	30·63	91·88	22,699,762	203,859 97	0·90	13,510,548	347,680 35	2·57
Liverpool Manitoba		38·04	12·69	32·39	74·69	42,021,455	484,481 54	1·15	32,613,506	911,779 18	2·80
London Mutual		52·20	.....	44·86	94·52	72,783,572	698,740 30	0·96	64,459,036	499,373 91	0·78
Mercantile Fire		41·05	9·47	34·94	80·17	31,893,209	312,479 60	0·98	36,519,171	520,826 76	1·43
Mount Royal		48·76	21·17	32·96	90·77	75,633,693	864,959 04	1·14	62,020,666	1,182,080 26	1·91
North Empire		71·65	0·04	46·00	96·39	9,338,421	152,218 23	1·63	7,967,816	292,358 98	3·67
Northwest Fire		66·20	.....	35·05	89·42	17,274,200	202,989 78	1·18	17,133,915	310,753 63	1·81
Occidental Fire		51·64	.....	37·51	78·67	23,388,893	381,631 48	1·63	16,217,516	513,095 26	3·16
Pacific Coast Fire		51·92	.....	37·76	78·77	27,216,743	238,392 59	0·88	16,350,619	1,018,952 01	6·23
Quebec Fire		58·45	24·12	37·22	107·40	34,107,837	320,894 01	0·94	37,673,081	677,896 51	1·80
Western		60·68	1·54	25·48	86·10	821,970,810	6,746,086 01	0·74	606,783,846	6,479,249 57	1·07
Totals		53·91	7·90	32·38	89·49	1,886,741,100	17,223,208 58	0·91	1,641,248,316	24,713,770 59	1·50

*Including 28·25 per cent rate of investment expenses per cent of premiums received.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1917, also the Rates of Premiums charged per cent of amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British and Colonial Companies.					$	$ cts.	
Alliance	Fire	41·79	34·64	76·43	38,481,030	362,745 35	0·94
Atlas	"	56·34	33·34	89·68	51,106,434	594,700 23	1·16
British Crown	"	65·47	42·81	108·28	21,331,858	300,578 16	1·41
Caledonian	"	46·91	33·41	80·32	49,574,732	533,425 88	1·08
Century	"	62·80	35·55	98·41	12,138,754	120,725 84	0·99
Commercial Union	"	47·05	31·38	78·43	173,035,835	1,524,077 45	0·88
Eagle, Star and British Dominions	"	60·69	40·94	101·63	14,810,129	155,058 99	1·05
Employers' Liability	"	41·10	34·31	75·41	63,723,847	651,702 13	1·03
General Accident Fire and Life	"	54·16	33·85	88·01	42,293,012	454,276 25	1·07
Guardian Assurance	"	51·24	29·01	80·25	120,768,295	1,375,854 94	1·14
Law Union and Rock	"	56·52	34·32	90·84	30,874,677	316,003 09	1·02
Liverpool and London and Globe	"	47·19	32·90	80·09	161,361,537	1,774,462 45	1 10
London Guarantee and Accident	"	33·78	30·17	63·95	37,798,127	414,026 13	1·10
London and Lancashire Fire	"	51·60	32·97	84·57	101,297,986	986,702 67	0·97
London Assurance	"	47·07	34·86	81·93	39,189,266	403,162 20	1·03
Marine Insurance Co	"	.....	.....	.....	None.	None.	.....
North British and Mercantile	"	37·42	30·93	68·35	111,809,181	1,256,930 30	1·12
Northern Assurance Co	"	57·48	33·23	90·71	84,317,734	1,029,079 95	1·22
Norwich Union Fire	"	58·02	35·35	93·37	86,292,845	966,217 80	1,12
Ocean Accident and Guarantee	"	46·56	28·65	75·21	29,224,665	323,650 86	1·11
Palatine	"	49·01	34·75	83·76	37,580,784	414,640 80	1·10
Phœnix of London	"	54·01	35·38	89·39	109,646,209	1,366,360 33	1·25
Provincial	"	144·37	29·17	173·54	8,322,744	63,942 61	0·77
Royal Exchange	"	57·93	31·07	89·00	65,209,086	633,223 47	0·97
Royal Insurance Co	"	50·26	33·54	83·80	184,221,002	2,007,120 85	1·09
Scottish Union and National	"	61·85	34·81	96·66	49,482,234	492,133 29	0·99
Sun Insurance Office	"	50·93	35·38	86·31	74,994,035	773,478 91	1·03
Union Assurance Society	"	51·90	33·77	85·67	69,322,455	745,396 38	1·08
Union Insurance of Canton	"	.....	83·18	83·18	5,199,344	53,993 57	1·04
Yorkshire	"	67·03	32·49	99·52	41,480,949	503,501 95	1·21
Totals		51·22	33·24	84·46	1,914,891,756	20,600,172 83	1·08

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1917, also the Rates of Premiums charged per cent of Amounts insured—*Concluded.*

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
Foreign Companies.					$	$ cts.	
Ætna Insurance Co	Fire	53·12	31·36	84·48	39,532,269	430,992 93	1·09
Agricultural	"	11·04	41·27	52,31	1,386,200	21,110 96	1·52
Alliance Insurance	"	64·10	28·10	92·20	11,709,642	99,197 10	0·85
American Central	"	29·77	21·73	51·50	23,315,149	220,497 38	0·95
American Insurance	"	33·58	32·94	66·52	4,963,646	67,271 64	1·36
American Lloyds	"	388·44	34·82	423·26	8,413,902	32,936 87	0·39
Automobile Insurance	"	.....	.....	.....	None.	None.	.....
California	"	22·37	37·02	59·39	6,358,029	73,849 91	1·16
Citizens of Missouri	"	7·03	33·05	40·08	1,284,830	18,259 69	1·42
Columbia	"	.....	.....	.....	None.	None.	.....
Commercial Union of New York	"	12·95	29·60	42·55	826,414	12,307 67	1·49
Connecticut	"	44·24	36·73	80·97	21,042,876	240,052 64	1·14
Continental Insurance	"	75·08	41·16	116·24	50,099,181	496,009 95	0·99
Equitable	"	52·36	34·10	86·46	16,568,247	179,323 82	1·08
Fidelity-Phenix	"	66·92	38·72	105·64	46,150,090	485,427 34	1·05
Fireman's Fund	"	49·07	30·54	79·61	21,732,561	212,158 91	0·98
Firemen's Insurance	"	62·17	33·70	95·87	7,647,030	99,555 38	1·30
General of Paris	"	57·60	37·35	94·95	11,591,920	121,002 10	1·04
Glens Falls	"	47·36	36·88	84·24	22,615,402	223,497 15	0·99
Globe and Rutgers	"	45·70	27·13	72·83	79,534,939	723,135 16	0·91
Great American	"	56·11	33·36	89·47	58,789,156	551,873 26	0·94
Hartford Fire	"	48·87	31·60	80·47	119,957,023	1,261,359 28	1·05
Home Insurance	"	50·03	35·85	85·88	125,850,655	1,366,315 82	1·09
Insurance Co. of North America	"	54·66	27·93	82·59	79,889,442	712,349 19	0·89
Insurance Co. of State of Pa	"	61·10	24·81	85·91	21,689,352	243,216 80	1·12
Merchants Fire	"	22·71	41·92	64·63	626,920	10,554 01	1·68
Millers National	"	88·50	28 22	116·72	5,408,896	57,793 86	1·07
National-Ben Franklin	"	58·09	45·15	103·24	9,777,375	112,417 68	1·15
National Fire of Hartford	"	58·27	35·63	93·90	66,367,147	723,095 11	1·09
National Union Fire	"	65·70	28·38	94·08	28,030,934	283,897 87	1·01
La Nationale	"	55·67	35·82	91·49	26,463,898	288,244 21	1·09
Niagara Fire	"	54·21	30·65	84·86	21,396,266	248,313 92	1·17
North Western National	"	52·39	40·91	93·30	19,512,374	234,793 07	1·20
Phenix of Paris	"	38·63	37·56	76·19	14,665,622	142,784 18	0·97

Phœnix of Hartford	"	44·61	33·52	78·13	59,455,285	642,613 53		1·08
Providence Washington	"	50·80	29·56	80·36	27,734,398	258,012 15		0·33
Queen of America	"	52·68	34·67	87·35	68,963,562	797,099 00		1·16
St. Paul Fire and Marine	"	65·23	33·32	98·55	48,035,280	492,643 76		1·03
Springfield Fire and Marine	"	63·78	33·36	97·14	64,948,415	532,409 67		0·82
Stuyvesant	"	110·25	24·48	134·73	23,243,949	269,980 63		1·16
L'Union, Paris, France	"	59·19	35·26	94·45	22,598,160	267,219 91		1·18
Westchester	"	50·22	33·46	83·68	26,662,956	330,334 68		1·24
Totals		55·63	33·20	88·83	1,314,839,392	13,583,905 19		1·03

TABLE VIII.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1917.

(*Licensed reinsurance deducted*).

CANADIAN COMPANIES—NET PREMIUMS WRITTEN, 1917.

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire	8,251	19,694	15,345	32,699	51,128	39,881	6,178	28,778	11,786	None.	213,740
Beaver Fire	4,159	6,076	5,261	None.	None.	None.	None.	None.	18,316	None.	33,812
British America	76,642	57,101	77,863	28,386	45,825	298,583	6,132	118,074	74,043	None.	782,649
British Colonial	12,425	15,815	10,248	5,820	10,333	40,881	None.	83,746	13,277	None.	192,545
British Northwestern	15,553	4,526	15,374	None.	3,794	12,767	None.	None.	26,798	None.	78,812
Canada Accident	4,104	11,751	6,352	13,548	7,675	26,027	1,672	9,794	7,002	None.	87,925
Canada National	31,834	35,593	42,875	— 74	18,320	52,451	None.	None.	49,988	None.	230,987
Canadian Fire	62,875	29,030	82,289	None.	11,935	82,469	2,417	None.	89,431	None.	360,446
Canadian Lumbermen's	None.	None.	None.	None.	None.	13,342	None.	10,557	None.	None.	23,899
Dominion Fire	25,280	7,534	19,562	8,754	10,233	227,433	None.	47,823	11,151	None.	357,770
Dom. of Can. G'tee. and Acct	8,815	1,244	3,668	None.	None.	9,251	None.	192	2,374	None.	25,544
Globe Indemnity	7,322	538	4,902	None.	None.	48,160	None.	7,483	10,212	None.	78,617
Hudson Bay	17,156	40,896	21,983	13,138	8,723	76,623	None.	18,105	29,385	None.	226,009
Imperial Underwriters	8,267	43,643	9,855	11,080	3,791	45,279	1,508	27,829	9,993	None.	161,245
Liverpool-Manitoba	40,091	39,976	50,225	6,919	4,467	141,589	None.	59,587	41,149	None.	384,003
London Mutual	18,386	41,089	27,624	25,706	None.	352,270	None.	105,219	29,626	None.	599,920
Mercantile Fire	22,655	26,430	24,835	7,370	— 24	160,358	None.	921	22,720	None.	265,265
Mount Royal	15,973	43,249	35,966	10,335	15,771	181,768	85	431,822	24,855	None.	759,824
North Empire	20,654	11,171	28,689	9	348	62,264	None.	1,406	36,395	None.	160,936
North West Fire	8,531	8,999	14,590	9,907	7,289	43,552	661	25,923	11,335	None.	130,787
Occidental Fire	23,237	10,916	46,587	12,563	7,357	31,147	None.	40,727	94,121	None.	266,655
Pacific Coast Fire	15,055	37,304	17,522	None.	None	65,176	None	9,552	15,213	None	159,822
Quebec Fire	19,853	15,890	21,230	18,696	50	53,590	2,091	112,958	17,817	None	262,175
Western	62,362	62,602	74,806	41,842	35,140	379,405	6,740	186,532	63,853	None.	913,282
Totals	529,480	571,067	657,651	246,698	242,155	2,444,266	27,484	1,327,028	710,840	None.	6,756,669

CANADIAN COMPANIES—NET LOSSES INCURRED, 1917.

Acadia Fire	570	4,138	7,959	25,433	102,989	26,278	5,552	2,281	2,450	None.	177,650
Beaver Fire	1,060	33	476	None.	None	None	None	None.	5,966	None	7,535
British America	29,082	17,577	43,315	11,834	75,389	188,925	3,607	71,825	30,359	None	471,913
British Colonial	3,453	7,546	9,138	7,992	5,213	29,485	None.	68,830	11,647	None.	143,304
British Northwestern	3,738	731	7,343	None.	2,958	4,746	None.	None.	9,253	None.	28,769
Canada Accident	278	2,039	3,218	5,334	3,668	7,176	83	5,901	2,164	None	29,861
Canada National	5,177	9,926	25,460	3,576	6,858	44,856	None.	None.	15,419	None.	111,302
Canadian Fire	13,346	7,363	32,639	None.	2,233	51,887	2	None.	31,673	None.	139,143
Canadian Lumbermen's	None.	None.	None.	None.	None.	None	None.	17,929	None	None.	17,929
Dominion Fire	8,711	2,452	23,754	7,421	1,759	132,066	None.	37,428	5,546	None.	219,137
Dom. of Can. G'tee. and Acct	3,989	53	2,733	None.	None.	3,807	None	None.	1,203	None.	11,785
Globe Indemnity	1,697	None.	4,527	None.	None.	22,614	None.	4,822	1,408	None	35,068
Hudson Bay	4,583	8,645	11,908	5,064	5,044	71,606	None.	10,137	17,087	None.	134,068
Imperial Underwriters	275	807	20,992	3,425	1,973	25,838	1,209	20,098	2,356	None.	77,173
Liverpool-Manitoba	10,475	12,452	21,789	3,836	4,378	61,878	None.	31,959	10,911	None.	157,678
London Mutual	8,386	11,710	11,343	24,914	None.	198,270	None.	58,329	18,414	None.	331,366
Mercantile Fire	5,962	7,090	8,826	7,418	2,293	85,192	None.	6	4,582	None.	121,369
Mount Royal	5,236	13,412	11,511	3,949	12,801	115,822	None.	226,014	6,789	None.	395,534
North Empire	18,595	6,561	18,716	None.	2,312	52,472	None.	2,582	19,444	None.	120,882
North West Fire	3,159	5,401	8,386	2,386	8,820	38,260	4	14,020	6,472	None.	86,908
Occidental Fire	3,813	1,217	22,056	7,909	562	26,953	None.	49,682	41,327	None.	153,519
Pacific Coast Fire	5,093	3,757	14,360	None.	None.	57,515	None.	18,908	5,606	None.	105,239
Quebec Fire	7,243	13,168	15,980	19,366	None.	21,648	5,888	63,414	2,982	None.	149,689
Western	22,554	19,903	22,729	27,998	19,033	211,266	1,693	131,724	28,695	None.	488,595
Totals	166,475	155,981	349,158	167,855	258,283	1,478,754	18,038	838,889	281,983	None.	3,715,416

TABLE IX.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by British and Colonial Companies transacting Fire Insurance during 1917.

(Licensed reinsurance deducted.)

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1917.

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
Alliance	12,040	31,198	41,125	60	None.	101,291	None.	117,280	23,142	261	326,397
Atlas	33,156	24,939	33,157	22,175	12,588	201,359	3,391	144,205	42,969	None.	517,939
British Crown	42,251	34,405	17,370	16,588	10,716	87,231	— 113	None.	28,235	None.	236,683
Caledonian	20,195	39,838	44,290	12,331	8,104	179,938	4,674	94,915	33,813	None.	438,098
Century	6,118	10,331	8,294	None.	None.	48,661	None.	None.	12,769	None.	86,173
Commercial Union	83,904	108,125	95,081	51,631	43,508	341,038	2,216	221,408	88,182	None.	(a)1,029,380
Eagle, Star and British Dominions	11,739	16,690	16,166	None.	6,122	41,018	None.	26,734	7,989	None.	126,458
Employers' Liability	32,468	50,697	28,928	14,360	30,797	204,013	2,567	139,257	33,294	None.	536,381
General Accident Fire and Life	59,383	26,743	35,876	452	175	114,936	4,087	65,231	60,278	None.	367,161
Guardian Assurance	52,925	95,249	65,546	35,323	30,970	345,881	4,098	453,053	45,821	None.	(b)1,180,924
Law Union and Rock	13,395	14,277	28,581	7,053	24,682	76,623	7,450	62,082	31,953	690	266,786
Liverpool and London and Globe	92,301	165,753	88,901	35,600	17,236	508,307	1,670	379,155	122,038	None.	1,410,961
London Guarantee and Accident	11,234	16,286	41,468	7,158	7,220	174,850	None.	38,532	13,419	None.	310,167
London and Lancashire Fire	58,139	89,364	56,893	16,421	2,305	345,514	None.	161,105	74,460	None.	804,201
London Assurance	25,635	65,693	30,540	15,440	4,241	109,137	None.	65,901	23,847	None.	340,434
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile	46,772	53,619	86,647	44,756	21,131	312,073	7,039	402,608	53,373	None.	1,028,018
Northern Assurance Co	47,646	77,915	45,948	35,783	30,298	342,461	5,727	264,858	58,703	None.	909,339
Norwich Union Fire	53,595	62,567	46,958	61,412	36,413	361,866	4,820	145,591	57,893	None.	831,115
Ocean Accident and Guarantee	33,825	11,299	29,199	8,347	6,080	142,185	None.	16,224	19,638	None.	266,797
Palatine	24,622	32,675	22,520	30,454	22,853	80,567	3,776	61,823	22,401	None.	301,691
Phœnix of London	29,288	257,781	61,720	35,191	32,427	256,707	5,575	327,885	47,701	None.	1,054,275
Provincial	2,269	5,220	6,190	1,314	679	24,430	None.	11,883	2,071	None.	54,056
Royal Exchange	44,494	56,735	49,139	29,548	24,264	135,130	2,783	156,192	41,541	19	539,845
Royal Insurance Co	105,127	110,609	99,158	82,837	70,122	576,921	10,027	487,281	119,356	None.	1,661,438
Scottish Union and National	27,864	54,907	38,920	21,439	14,972	128,171	3,411	102,079	21,181	None.	412,944
Sun Insurance Office	36,149	61,069	30,795	55,045	30,534	261,602	2,716	111,016	38,533	None.	627,459
Union Assurance Society	41,307	49,525	39,021	21,177	26,930	182,899	5,858	161,640	40,968	None.	569,325
Union Insurance of Canton	20	22,763	135	674	50	19,918	None.	4,730	202	None.	48,492
Yorkshire	38,412	25,657	37,060	20,706	19,061	148,413	3,991	100,050	29,757	None.	423,107
Totals	1,086,273	1,671,929	1,225,626	683,275	534,478	5,853,140	85,763	4,322,718	1,195,527	970	16,706,043

(a)Including $5,714 Floater Railway Premiums which have not been separated according to Provinces.
(b)Including $52,058 premiums which have not been separated according to Provinces.

Alliance	3,153	5,790	8,272	None.	None	40,650	None.	69,099	8,307	38	135,909
Atlas	5,208	9,126	15,911	16,956	10,129	156,242	1,704	86,293	7,507	None.	309,076
British Crown	3,393	24,473	13,783	10,908	13,157	40,916	None	None	10,003	None.	125,633
Caledonian	1,772	11,147	23,681	10,183	6,807	112,977	3,750	51,602	10,088	None.	231,807
Century	1,124	328	4,849	None.	None.	51,744	None.	None	11,653	None.	69,695
Commercial Union	19,372	51,243	58,013	28,757	9,564	223,629	10	77,099	44,396	None.	512,113
Eagle, Star and British Dominions	4,012	451	6,920	None.	14,290	9,683	None.	25,835	2,595	None.	63,786
Employers' Liability	21,711	874	17,221	9,841	12,910	101,362	250	118,708	7,235	None.	290,172
General Accident Fire and Life	26,383	299	23,159	—1,371	8,179	87,768	5,728	28,283	25,305	None.	203,733
Guardian Assurance	4,118	17,876	58,450	11,740	15,462	209,961	1,427	302,630	24,583	None.	(a) 664,544
Law Union and Rock	2,605	1,594	19,748	11,196	48,565	48,865	298	39,437	13,066	165	185,537
Liverpool and London and Globe	37,798	27,274	28,070	21,648	27,186	309,789	62	196,949	27,022	None.	675,768
London Guarantee and Accident	1,128	3,562	13,827	2,898	3,950	81,551	None.	51,889	1,637	None	160,412
London and Lancashire Fire	11,345	31,740	35,169	21,679	538	152,176	None.	91,103	12,144	None.	355,894
London Assurance	5,457	10,207	25,250	6,015	2,499	46,335	None.	52,059	7,187	None.	155,009
Marine Insurance Co	None.	None.	None.	None.	None.	None	None	None	None.	None.	None.
North British and Mercantile	16,293	14,359	47,310	17,408	14,034	106,587	3,174	233,709	20,469	None.	473,343
Northern Assurance Co	9,440	16,955	42,255	33,188	4,351	200,813	2,751	171,320	42,811	None.	(b) 516,731
Norwich Union Fire	9,158	12,788	27,799	35,605	25,826	213,276	2,429	126,650	21,084	None.	474,615
Ocean Accident and Guarantee	8,828	8,007	26,806	5,788	7,511	57,829	None.	4,568	10,303	None.	129,640
Palatine	3,787	9,670	22,424	17,551	9,195	56,262	3,537	18,915	6,140	None.	147,481
Phoenix of London	16,048	80,699	41,354	7,065	23,968	146,544	504	145,782	18,398	None.	483,362
Provincial	38	9,184	4,180	None.	286	26,807	None.	6,044	285	None.	46,824
Royal Exchange	7,778	5,543	49,051	13,272	35,785	105,639	510	90,269	11,954	None.	322,801
Royal Insurance Co	28,470	29,879	29,249	87,615	78,549	337,764	4,751	247,233	46,176	None.	889,686
Scottish Union and National	6,837	19,042	14,672	12,344	11,323	124,001	4,010	69,877	7,211	None.	266,317
Sun Insurance Office	13,056	10,874	15,751	23,779	18,359	198,960	None	91,650	15,164	None.	387,593
Union Assurance Society	7,286	10,061	29,214	11,738	18,628	118,460	2,826	58,985	25,826	None.	283,024
Union Insurance of Canton	None.	None.	None.	None	None.	684	None	None	None	None.	684
Yorkshire	36,285	5,696	25,867	8,254	7,968	116,389	5,885	76,790	19,039	None.	300,173
Totals	311,883	428,741	729,285	424,057	428,517	3,480,660	43,606	2,533,408	469,588	203	8,861,392

(a) Including $18,597 losses which have not been separated according to Provinces.
(b) $7,153 reinsurance losses have not been separated according to Provinces.

TABLE X.—Showing the Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by United States and other Companies transacting Fire Insurance during 1917.

UNITED STATES AND OTHER COMPANIES—NET PREMIUMS WRITTEN—1917.

(Licensed reinsurance deducted.)

Companies.	Alberta.	British Columbia.	Manitoba	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
Ætna Insurance Co	17,553	52,491	39,024	19,165	18,493	129,951	None.	80,561	13,607	None.	370,845
Agricultural	None.	10,587	None.	None.	None.	None.	None.	None.	None.	None.	10,587
Alliance Insurance	1,421	27,697	6,211	1,016	None.	14,487	None.	13,138	1,218	None.	65,188
American Central	16,155	10,805	27,158	459	63	4,789	None.	1,017	22,232	None.	83,278
American Insurance	14,947	1,219	21,308	329	156	2,102	3	1,521	17,649	19	59,253
American Lloyds	752	2,396	929	640	1,278	13,120	None.	9,016	None.	None.	28,131
Automobile Insurance	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
California	8,372	27,855	5,061	None.	None.	9	None.	None.	7,432	1,921	50,650
Citizens' of Missouri	None.	11,970	None.	None.	None.	None.	None.	None.	None.	None.	11,970
Columbia	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y	None.	7,000	None.	None.	None.	None.	None.	None.	None.	None.	7,000
Connecticut	22,309	37,993	8,383	6,517	12,382	35,188	16	15,320	16,827	None.	154,835
Continental Insurance	19,102	35,064	28,951	15,685	31,718	115,402	2,252	84,680	11,943	157	344,954
Equitable Fire and Marine	3,753	5,505	3,486	1,409	3,047	12,983	179	6,481	6,106	None.	42,949
Fidelity-Phenix	24,779	44,720	48,948	21,415	31,226	99,167	2,693	63,615	17,973	400	354,941
Fireman's Fund	20,283	44,381	15,630	6,582	6,847	33,388	None.	30,111	8,828	None.	166,050
Firemen's Insurance	4,813	13,823	40,994	None.	None.	17,574	None.	None.	5,190	None.	82,394
General of Paris	5,865	16,459	8,852	5,367	2,329	21,298	1,459	20,286	4,879	None.	86,794
Glens Falls	27,703	35,693	7,629	3,129	−576	38,276	−363	24,746	43,231	24	179,492
Globe and Rutgers	23,731	43,441	37,706	24,963	25,788	176,682	None.	183,400	36,134	None.	551,847
Great American	50,575	35,005	30,559	16,402	18,528	131,302	None.	111,711	39,607	342 (a)	434,225
Hartford Fire	72,077	96,905	104,322	56,439	40,524	354,483	None.	187,672	113,509	None.	1,025,931
Home Insurance	115,319	71,587	83,409	93,507	193,224	293,377	14,096	149,718	96,968	None.	1,111,205
Insurance Co. of North America	25,257	61,437	27,380	28,029	17,155	185,470	None.	181,939	22,781	None.	549,448
Insurance Co. of State of Pa	19,565	26,263	10,365	None.	1,476	94,468	None.	19,238	21,692	None.	193,067
Merchants Fire	None.	10,554	None.	None.	None.	None.	None.	None.	None.	None.	10,554
Millers National	1,878	4,541	4,548	155	133	24,142	None.	2,392	3,498	None.	41,287
National-Ben Franklin	2,523	12,368	15,283	None.	None.	39,955	None.	22,572	None.	None.	92,701
National Fire of Hartford	16,197	68,732	47,112	88,293	102,481	133,017	5,415	70,257	20,706	None.	552,210
National Union Fire	12,456	19,974	30,121	16,150	28,923	77,445	85	31,281	9,760	None.	226,195
La Nationale	6,249	21,842	13,406	3,070	4,965	55,607	None.	107,171	7,408	None.	219,718
Niagara Fire	5,690	32,425	9,771	None.	None.	41,658	None.	42,165	4,652	None.	136,361
Northwestern National	16,610	15,727	15,454	3,041	3,835	80,546	None.	51,451	21,183	None.	207,847

Phenix of Paris	5,382	11,529	8,688	6,820	4,013	27,686	4,064	28,790	5,052	None.	102,624
Phœnix of Hartford	45,257	68,731	36,562	19,325	31,765	125,241	2,129	53,340	36,999	None.	419,343
Providence Washington	22,006	19,382	13,582	10,811	9,040	59,942	None.	57,232	14,925	None.	206,920
Queen of America	31,297	74,940	32,115	42,768	35,338	210,820	7,065	176,394	42,006	None.	652,743
St. Paul Fire and Marine	41,030	19,518	30,739	436	7,725	133,041	4	39,967	95,000	28	367,488
Springfield Fire and Marine	34,787	50,157	69,955	8,543	14,769	68,665	2,493	70,776	23,115	None.	343,260
Stuyvesant	37	33,336	5,301	3,835	6,519	53,115	18	31,078	−550	None.	133,289
L'Union, Paris, France	15,649	21,940	15,843	9,537	8,202	46,514	None.	86,808	14,120	None.	218,613
Westchester	65,296	32,910	25,892	11,022	168	37,300	35	18,527	44,681	None.	235,831
Totals	816,675	1,238,902	930,579	524,859	661,534	2,988,213	41,648	2,075,571	850,952	2,891	10,132,018

(a) Including $194 Floater Premiums which have not been separated according to provinces.

UNITED STATES AND OTHER COMPANIES—NET LOSSES INCURRED—1917.

Ætna Insurance Co.	3,136	20,420	29,079	11,787	23,589	70,272	None.	36,127	3,666	None.	198,076
Agricultural	None.	916	None.	None.	None.	None.	None.	None.	None.	None.	916
Alliance Insurance	43	14,587	3,901	309	177	6,727	None.	7,679	87	None.	33,510
American Central	2,628	2,978	14,303	219	59	3,026	None.	None.	10,006	None.	33,219
American Insurance	640	81	9,542	1	1	31	None.	301	11,603	None.	22,200
American Lloyds	None.	74	None.	706	12	19,973	None.	6,863	None.	None.	27,628
Automobile Insurance	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
California	1,294	2,324	5,993	None.	None.	None.	None	None.	4,141	None.	13,752
Citizens' of Missouri	None.	678	None.	None.	None.	None.	None.	None.	None.	None.	678
Columbia	None.	None.	None.	None.	None.	None	None.	None.	None.	None.	None.
Commercial Union of N.Y.	None.	962	None.	None.	None.	None.	None.	None.	None.	None.	962
Connecticut	15,303	6,892	5,027	5,284	34,592	21,979	None.	8,769	5,983	None.	103,889
Continental Insurance	11,071	4,987	15,928	4,809	48,804	122,160	3,153	71,165	4,016	None.	286,102
Equitable Fire and Marine	4,371	1,485	1,273	161	3,180	5,264	None.	7,715	561	None.	24,010
Fidelity-Phenix	7,188	9,146	28,749	6,091	29,389	77,987	1,383	70,219	9,490	None.	239,642
Fireman's Fund	2,700	11,471	6,812	5,788	5,265	50,300	None.	12,294	2,451	None.	97,081
Firemen's Insurance	504	614	24,592	None.	None.	14,810	None.	None.	4,183	None.	44,769
General of Paris	165	983	4,401	6,325	11,103	18,271	None.	8,596	1,400	None.	51,244
Glens Falls	2,014	14,157	7,476	2,706	2	28,670	10	9,039	24,795	None.	88,869
Globe and Rutgers	5,522	7,060	16,059	11,853	13,080	137,016	None.	102,864	18,915	None.	312,378
Great American	25,163	2,449	13,119	1,936	22,917	107,281	None.	105,877	23,563	None.	302,305
Hartford Fire	25,289	14,317	35,314	33,802	48,889	172,565	None.	96,899	47,808	None.	474,883
Home Insurance	44,844	11,197	47,793	29,393	109,055	238,612	5,472	85,862	26,352	None.	599,180
Insurance Co. of North America	1,508	16,908	17,392	22,267	57,285	125,809	None.	126,423	8,292	None.	375,884
Insurance Co. of State of Pa	6,007	20,391	18,663	4,281	579	84,315	None.	25,511	8,363	None.	168,110
Merchants Fire	None.	1,680	None.	None.	None.	None.	None.	None.	None.	None.	1,680
Millers National	19	3,551	7,131	107	None.	25,322	None.	5,379	9,178	None.	50,687
National-Ben Franklin	834	5,533	11,141	7	None.	19,782	None.	10,609	None.	None.	47,906
National Fire of Hartford	1,469	9,008	12,435	27,706	59,149	107,778	997	32,152	15,647	None.	266,041
National Union Fire	2,391	5,401	44,079	13,300	20,745	42,215	None.	20,410	8,052	None.	156,593

TABLE X.—Showing the Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by United States and other Companies transacting Fire Insurance during 1917.—*Concluded.*

UNITED STATES AND OTHER COMPANIES—NET LOSSES INCURRED—1917.—*Concluded.*

(License reinsurance deducted.)

Companies.	Alberta.	British Columbia.	Manitoba	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	$	$	$	$	$	$	$	$	$	$	$
La Nationale	1,012	8,432	7,418	2,114	2,498	36,480	None.	61,045	3,633	None.	122,632
Niagara Fire	637	5,788	8,928	None.	None.	33,501	None.	42,654	3,170	None.	94,676
Northwestern National	506	1,279	4,595	7,034	5,281	44,122	None.	23,202	14,627	None.	100,646
Phenix of Paris	102	3,577	4,765	929	3,244	24,544	702	7,438	1,955	None.	47,254
Phœnix of Hartford	23,188	12,450	16,180	9,063	57,778	57,982	105	46,127	11,790	None.	234,663
Providence Washington	6,324	3,527	7,004	5,591	5,478	44,307	None	47,846	11,630	None.	131,707
Queen of America	12,245	18,944	5,036	34,404	59,478	135,691	1,976	103,919	22,922	None.	394,525
St. Paul Fire and Marine	22,686	3,748	34,378	69	5,718	83,787	None	32,990	65,104	None.	258,480
Springfield Fire and Marine	33,496	15,401	63,866	7,932	20,081	46,992	9	48,882	50,802	None.	287,371
Stuyvesant	260	19,025	18,552	5,001	7,921	62,009	None.	26,825	765	None.	140,358
L'Union, Paris, France	11,271	5,401	16,845	6,641	21,957	33,625	None.	38,158	4,357	None.	138,255
Westchester	35,230	11,950	18,098	6,577	None.	21,490	None.	8,437	33,863	None.	135,555
Totals	321,180	299,781	585,867	274,253	677,306	2,124,380	13,507	1,338,272	473,670	None.	6,108,216
RECAPITULATION—NET PREMIUMS WRITTEN.											
Canadian Companies	529,480	571,067	657,651	246,698	242,155	2,444,266	27,484	1,327,028	710,840	None.	6,756,669
British and Colonial Companies	1,086,273	1,671,929	1,225,626	683,275	534,478	5,853,140	85,763	4,322,718	1,195,527	970	(a)16,706,043
United States and other Companies	816,675	1,238,902	930,579	524,859	661,534	2,988,213	41,648	2,075,571	850,952	2,891	(b)10,132,018
Totals	2,432,428	3,481,898	2,813,856	1,454,832	1,438,167	11,285,619	154,895	7,725,317	2,757,319	3,861	33,594,730
NET LOSSES INCURRED.											
Canadian Companies	166,475	155,981	349,158	167,855	258,283	1,478,754	18,038	838,889	281,983	None.	3,715,416
British and Colonial Companies	311,883	428,741	729,285	424,057	428,517	3,480,660	43,606	2,533,408	469,588	203	(c) 8,861,392
United States and other Companies	321,180	299,781	585,867	274,253	677,306	2,124,380	13,507	1,338,272	473,670	None.	6,108,216
Totals	799,538	884,503	1,664,310	866,165	1,364,106	7,083,794	75,151	4,710,569	1,225,241	203	18,685,024

(*a*) Including $52,058 premiums and —$5,714 Floater Railway Premiums which have not been separated according to Provinces.
(*b*) Including $194 Floater Premiums which have not been separated according to provinces.

(*c*) Including $18,597 losses which have not been separated according to Provinces, and $7,153 reinsurance losses not separated according to Provinces.

Fire Insurance in Canada.

In Volume I of the report of last year there was included a tabulation giving certain information in respect of the business transacted by all fire insurance companies in Canada, including provincial as well as Dominion licensees, for the year 1916.

This year, circulars were sent to all provincial licensees asking for the figures in respect of the business for the year 1917 showing:—

1. Net amount of insurance written.
2. Net amount of insurance in force at the end of the year.
3. Net premiums received.
4. Net losses paid.

after deducting in each case reinsurance in companies licensed in Canada.

The inquiry extended to every company, stock or mutual, Canadian or foreign, carrying on business in Canada under provincial jurisdiction during the year 1917 and returns have with a few unimportant exceptions been received from all. The number of provincial licensees, including 14 British and foreign companies, making returns in respect of fire insurance was 213 of which 5 appear to have transacted business outside the provinces by which they were incorporated.

The tabulation which appears below and the tabulation of unlicensed fire insurance on page cl show that the fire insurance effected in 1917 on property situated in Canada was as follows:—

Dominion licensees	$ 4,049,059,999
Provincial licensees	365,313,945
Unlicensed companies	283,423,680
Total	$ 4,698,797,624

The net premiums received and net losses paid by licensed companies during the year and the net amount of insurance in force in those companies at the end of the year are given below. The returns required to be filed by persons effecting insurance in unlicensed companies do not give this information:—

	Insurance in force Dec. 31, 1917.	Net premiums received.	Net losses paid.
Dominion licensees	$ 3,986,197,514	$ 31,246,530	$ 16,379,102
Provincial licensees	891,299,821	4,081,815	2,341,846
	$ 4,877,497,335	$ 35,328,345	$ 18,720,948

FIRE INSURANCE IN CANADA, 1917.

Business transacted by	Net insurance written.	Net in force Dec. 31, 1917.	Net premiums received.	Net losses paid.
	$	$	$	$
1. Dominion licensees	4,049,059,999	3,986,197,514	31,246,530	16,379,102
2. Provincial licensees				
(a) Provincial companies within provinces by which they are incorporated	37,866,639	815,618,098	3,627,007	2,168,274
(b) Provincial companies within provinces other than those by which they are incorporated	27,881,675	64,990,092	270,199	132,158
(c) British and Foreign companies	9,565,631	10,691,631	184,609	41,414
Total for Provincial Companies	365,313,945	891,299,821	4,081,815	2,341,846
Grand Totals	4,414,373,944	4,877,497,335	35,328,345	18,720,948

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	6,355,741
New Brunswick	10,304,078
Quebec	96,771,541
Ontario	136,851,426
Manitoba	8,640,865
Saskatchewan	5,032,227
Alberta	5,669,087
British Columbia	13,536,563
Prince Edward Island	102,852
Yukon	159,300
	283,423,680

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumber mills	22,562,025
Other industrial plants and mercantile establishments	191,864,603
Stocks and merchandise	44,723,586
Railway property and equipment	17,660,394
Miscellaneous	6,613,072
	283,423,680

Nature of Insurers.	Amount of Insurance.
	$
Lloyd's Associations	41,563,643
Reciprocal Underwriters	32,529,746
Mutual Companies	155,350,709
Stock Companies	53,979,582
	283,423,680

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF ONE OR MORE CLASSES OF INSURANCE, OTHER THAN FIRE OR LIFE, IN CANADA FOR YEAR 1917, IN ACCORDANCE WITH THE INSURANCE ACT, 1917.

TABLE showing the Total Assets, and their nature, of Canadian Companies Insurance, Steam

CANADIAN COMPANIES—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	248,592 08	40,235 80
Canada Hail	None.	None.	48,322 77	None.
Canada Weather	None.	None.	21,190 00	None.
Canadian Surety	None.	None.	299,204 58	None.
Casualty Co. of Canada	None.	None.	18,484 00	None.
Chartered Trust and Executor	773 41	54,074 00	124,505 51	11,470 00
Dominion Gresham	18,087 32	None.	161,455 20	None.
General Accident	None.	None.	358,395 13	54,905 00
General Animals	None.	None.	29,970 00	None.
Guarantee Co. of North America	342,650 00	None.	595,843 75	924,510 00
Guardian Ins. Co. of Canada	None.	None.	259,408 55	None.
Imperial Guarantee and Accident	2,365 03	9,000 00	336,784 75	None.
London and Lancashire Gtee. and Accident	125,011 50	None.	598,785 67	None.
Merchants Casualty Co	None.	31,950 00	157,443 11	None.
Merchants' and Employers' Gtee and Acct	41,930 35	10,100 00	85,503 98	None.
Moose, Grand Lodge of the Loyal Order	None.	1,450 00	10,120 00	None.
North American Accident	None.	None.	269,076 68	13,629 00
Protective Association of Canada	None.	None.	42,063 98	None.
Totals	530,817 61	111,574 00	3,665,152 74	1,014,749 80

(a) Including $10,000 loan on collateral. (b) Including $900 loan on collateral.

transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Boiler Insurance, etc.

—ASSETS AT DECEMBER 31, 1917.

Cash on hand in Banks or deposited with Government	Interest and Rents Due and Accrued.	Agents' Balances and Bills Receivable.	Premiums. Due and Uncollected.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
23,928 01	4,314 09	None.	12,760 50	2,557 75	337,388 26	Steam Boiler.
11,271 34	1,098 47	8,929 00	1,044 41	None.	70,665 99	Hail.
2,106 93	632 50	None.	None.	None.	23,929 43	Hail and Tornado.
41,833 60	4,965 70	165 21	12,108 94	None.	358,278 03	Burglary, Guarantee and Plate Glass.
3,832 68	423 16	186 80	605 33	400 00	23,931 97	Plate Glass.
9,663 20	4,375 99	None.	None.	13,407 19	218,269 30	Title.
2,236 33	770 62	1,456 51	22,548 68	153,141 38	359,696 04	Accident, Auto, Burglary, Guarantee and Sickness.
26,658 43	7,007 19	64 28	45,568 02	3,702 82	496,300 87	Accident, Combined Accident and Sickness, Auto, Sickness and Steam Boiler.
3,538 20	971 24	None.	6,491 62	(a) 12,328 10	53,299 16	Live Stock.
217,519 92	7,472 94	None.	28,308 63	43,064 02	2,159,372 26	Guarantee.
156,223 05	4,249 13	None.	34,999 30	4,886 23	459,766 26	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
75,267 53	2,207 14	None.	42,484 69	11,924 44	480,033 58	Accident, Auto, Guarantee Plate Glass and Sickness.
65,162 42	6,516 24	1,552 37	33,563 38	19,527 09	850,118 67	Accident, Auto, Guarantee Plate Glass and Sickness.
36,135 76	3,885 65	6,330 68	12,828 93	None.	248,574 13	Accident and Sickness Combined.
17,043 78	1,255 63	None.	16,763 84	7,442 86	180,040 44	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness,
830 84	143 75	None.	None.	450 00	12,994 59	Sickness.
26,286 66	4,111 87	None.	25,746 75	(b) 12,488 35	351,339 31	Accident, Auto, Plate Glass and Sickness.
30,520 98	748 44	None.	7,110 98	1,019 30	81,463 68	Accident and Sickness Combined.
750,059 69	55,149 75	18,684 85	302,934 00	286,339 53	6,765,461 97	

TABLE showing the Total Liabilities of Canadian Companies transacting business Boiler

CANADIAN COMPANIES—

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	108,319 75	429 84	108,749 59
Canada Hail	None.	None.	1,836 87	1,836 87
Canada Weather	None.	None.	3,834 79	3,834 79
Canadian Surety	19,526 62	42,770 58	4,617 64	66,914 84
Casualty Co. of Canada	2,450 00	4,709 05	1,980 00	9,139 05
Chartered Trust and Executor	None.	None.	6,123 28	6,123 28
Dominion Gresham	14,258 38	49,435 99	42,231 62	105,925 99
General Accident	67,195 80	143,269 48	21,107 40	231,572 68
General Animals	3,176 00	17,460 20	399 34	21,035 54
Guarantee Co. of North America	24,567 00	151,829 50	150,000 00	326,396 50
Guardian Ins. Co. of Canada	28,091 72	50,989 80	14,398 34	93,479 86
Imperial Guarantee and Accident	52,110 90	103,611 78	36,500 00	192,222 68
London and Lancashire Gtee. and Acct	119,617 00	88,165 91	48,971 27	256,754 18
Merchants' Casualty Co	45,000 00	104,160 75	18,510 51	167,671 26
Merchants' and Employers' Gtee and Acct	14,359 76	41,987 87	4,964 82	61,312 45
Moose, Grand Lodge of the Loyal Order	None.	None.	12,939 50	12,939 50
North American Accident	92,948 85	74,526 56	16,710 99	184,186 40
Protective Association of Canada	13,540 83	32,144 00	4,280 40	49,965 23
Totals	496,842 86	1,013,331 22	389,836 61	1,900,060 69

of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Insurance, etc.

LIABILITIES AT DECEMBER 31, 1917.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
$ cts.	$ cts.	
228,638 67	100,100 00	Steam Boiler.
68,829 12	75,000 00	Hail.
20,094 64	77,940 70	Hail and Tornado.
291,363 19	225,000 00	Burglary, Guarantee and Plate Glass.
14,792 92	21,196 74	Plate Glass.
212 146 02	204,111 90	Title
253,770 05	200,000 00	Accident, Auto, Burglary, Guarantee and Sickness.
264,723 19	100,000 00	Accident, Combined Accident and Sickness, Auto, Sickness and Steam Boiler.
32,263 62	62,275 00	Live Stock.
1,832,975 76	304,600 00	Guarantee.
366,285 40	375,000 00	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness
287,810 90	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
513,364 49	400,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
80,902 87	64,565 00	Accident and Sickness Combined.
118,727 99	99,500 00	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.
55 09	None.	Sickness.
167,152 91	90,799 95	Accident, Auto, Plate Glass and Sickness.
31,498 45	20,000 00	Accident and Sickness Combined.
4,8 5,401 28	2,620,089 29	

TABLE showing the Assets in Canada, and their nature, of Companies other Glass, Sickness, Insurance, Steam

BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Casualty	None.	None.	200,000 00	None.
American and Foreign Marine	None.	None.	27,560 00	None.
American Surety	None.	None.	54,940 00	None.
British and Foreign Marine	None.	None.	108,795 00	None.
Continental Casualty	None.	None.	25,000 00	None.
Fidelity and Casualty	None.	None.	188,000 81	None.
Hartford Steam Boiler	None.	None.	39,600 00	None.
International Fidelity	None.	None.	5,000 00	None.
Lloyds Plate Glass	None.	None.	85,908 00	None.
Loyal Protective	None.	None.	38,050 00	None.
Maryland Casualty	None.	None.	260,170 91	None.
National Provincial Plate Glass	None.	None.	12,955 06	None.
National Surety Co	None.	None.	103,580 00	None.
New York Plate Glass	None.	None.	29,840 00	None
Ocean Marine	None.	None.	95,659 20	None.
Railway Passengers	None.	None.	196,512 82	None.
Ridgely Protective	None.	None.	27,700 00	None.
Travelers Indemnity of Hartford	None.	None.	164,578 00	None.
United Commercial Travelers	None.	None.	28,170 00	None.
United States Fidelity and Guaranty	None.	None.	289,850 00	None.
Totals	None.	None.	1,981,869 80	None.

than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1917.

Cash on hand and in Banks deposited with Governments.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total. Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	None.	None.	None.	200,000 00	Accident, Auto., Burglary, Guarantee, Plate Glass, Sickness and Sprinkler Leakage.
3,078 41	None.	None.	None.	30,638 41	Inland Transportation.
4,489 16	1,340 00	788 07	None.	61,557 23	Guarantee.
72 33	780 00	None.	None.	109,647 33	Inland Transportation and Sprinkler Leakage.
876 05	None.	468 80	None.	26,344 85	Accident, Auto. and Sickness
306 73	2,268 22	31,389 34	None.	221,965 10	Accident, Auto. Burglary, Plate Glass, Sickness, and Steam Boiler.
None.	675 00	None.	None.	40,275 00	Steam Boiler.
None.	None.	None.	None.	5,000 00	Guarantee.
None.	1,050 91	3,331 65	None.	90,290 56	Plate Glass.
20,794 42	500 00	None.	1,000 00	60,344 42	Accident and Sickness combined.
34,918 65	1,237 48	41,663 46	None.	337,990 50	Accident, Auto. Burglary, Guarantee Plate Glass, Sprinkler Leakage, Sickness and Steam Boiler.
None.	None.	160 58	None.	13,115 64	Plate Glass.
11,050 91	921 67	11,788 88	None.	127,341 46	Guarantee.
None.	573 37	2,241 41	None.	32,654 78	Plate Glass.
None	None.	473 15	None.	96,132 35	Inland Transportation.
24,305 67	None.	21,031 42	16,977 54	258,827 45	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
10,260 04	600 00	None.	None.	38,560 04	Combined Accident and Sickness.
4,492 30	2,796 92	22,799 14	None.	194,666 36	Accident, Auto. Burglary, Plate Glass, Sickness, Steam Boiler.
None.	682 50	530 88	None.	29,383 38	Accident.
1,786 44	4,156 25	22,522 95	1,500 00	319,815 64	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
116,431 11	17,582 32	159,189 73	19,477 54	2,294,550 50	

TABLE showing the Liabilities in Canada of Companies other, than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1917.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Ætna Casualty	None.	None.	None.	None.	200,000 00	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness and Sprinkler Leakage.
American and Foreign Marine	1,333 33	198 25	75 00	1,606 58	29,031 83	Inland Transportation.
American Surety	32,937 00	11,463 60	107 84	44,508 44	17,048 79	Guarantee.
British and Foreign Marine	None.	122 14	None.	122 14	109,525 19	Inland Transportation and Sprinkler Leakage.
Continental Casualty	2,389 12	1,384 94	74 93	3,848 99	22,495 86	Accident, Auto and Sickness.
Fidelity and Casualty	46,692 05	115,330 14	8,900 11	170,922 30	51,042 80	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
Hartford Steam Boiler	None.	None.	None.	None.	40,275 00	Steam Boiler.
International Fidelity	None.	2,814 50	None.	2,814 50	2,185 50	Guarantee.
Lloyds Plate Glass	21,285 00	48,940 32	1,000 00	71,225 32	19,065 24	Plate Glass.
Loyal Protective	18,000 00	15,703 20	4,856 60	38,559 80	21,784 62	Accident, and Sickness combined.
Maryland Casualty	76,650 00	149,006 45	4,000 00	229,656 45	108,334 05	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler.
National Provincial Plate Glass	1,395 34	10,120 17	None.	11,515 51	1,600 13	Plate Glass.
National Surety Co	20,246 31	34,996 46	1,000 00	56,242 77	71,098 69	Guarantee.
New York Plate Glass	323 18	13,369 52	500 00	14,192 70	18,462 08	Plate Glass.
Ocean Marine	None.	None.	None.	None.	96,132 35	Inland Transportation.
Railway Passengers	50,510 00	91,470 30	12,470 81	154,451 11	104,376 34	Accident, Auto, Burglary, Guarantee, Plate Glass, and Sickness.
Ridgely Protective	11,589 27	2,541 90	2,746 79	16,877 96	21,682 08	Combined Accident and Sickness.
Travelers Indemnity of Hartford	54,152 55	102,770 02	7,350 26	164,272 83	30,393 53	Accident, Auto, Burglary, Plate Glass, Sickness, Steam Boiler.
United Commercial Travelers	7,203 76	None.	850 00	8,053 76	21,329 62	Accident.
United States Fidelity and Guaranty	118,100 00	134,281 06	34,000 00	286,381 06	33,434 58	Accident, Auto, Burglary Guarantee, Plate Glass and Sickness.
Totals	462,806 91	734,512 97	77,932 34	1,275,252 22	1,019,298 28	

SESSIONAL PAPER No. 8

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1917.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	91,588 16	15,012 69	881 85	107,482 70
Canada Hail	65,515 75	2,196 13	None.	67,711 88
Canada Weather	1,340 84	778 00	78 12	2,196 96
Canadian Surety	115,192 01	14,709 40	None.	129,901 41
Casualty Co. of Canada	6,375 15	1,007 33	(a) 769 50	8,151 98
Chartered Trust and Executor	None.	11,401 05	None.	11,401 05
Dominion Gresham	122,130 33	6,708 05	(b) 16,646 82	145,485 20
General Accident	371,419 77	21,270 69	(c) 2,328 40	395,018 86
General Animals	59,360 69	1,919 61	None.	61,280 30
Guarantee Co. of North America	331,477 60	95,826 97	(d)−2,747 77	424,556 80
Guardian Ins. Co. of Canada	161,903 07	13,381 86	(e) 21 28	175,306 21
Imperial Guarantee and Accident	284,251 11	18,991 78	None.	303,242 89
London and Lancashire Guarantee and Accident	214,190 77	27,822 77	None.	242,013 54
Merchants Casualty Co	462,321 29	6,635 22	192,595 00	661,551 51
Merchants' and Employers' Guarantee and Accident	151,873 14	7,309 87	(f) 15,685 00	174,868 01
Moose, Grand Lodge of the Loyal Order	1,073 50	712 72	None.	1,786 22
North American Accident	268,335 74	13,788 13	None.	282,123 87
Protective Association of Canada	150,969 83	2,124 89	None.	153,094 72
Totals	2,859,318 75	261,597 16	226,258 20	3,347,174 11

(*a*) Premium on capital stock. (*b*) Including $730.38 profit on sale of securities. (*c*) Including $7.47 profit on sale of securities. (*d*) Loss on building operation. (*e*) Profit on sale of securities. (*f*) Including $586 premium on capital stock.

Received on account of capital stock not included in income:—
Canada Weather, $2,975.50; Canadian Surety, $25,000; Casualty Company of Canada, $1,508.91; Chartered Trust and Executor, $115.97. General Animals, $415; Guardian Insurance, $125,000; Merchants Casualty, $7,675; Merchants' and Employers', $1,220.

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

EXPENDITURE (CASH) 1917.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	e Excess of Income over Expenditure. d The Reverse	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Boiler Inspection	13,627 70	None.	76,366 53	89,994 23 e	17,488 47	Steam Boiler.
Canada Hail	25,477 99	None.	24,634 06	50,112 05 e	17,599 83	Hail.
Canada Weather	1,006 35	None.	6,437 38	7,443 73 d	5,246 77	Hail and Tornado.
Canadian Surety	5,921 81	10,625 00	66,612 78	83,159 59 e	46,741 82	Auto, Burglary, Guarantee and Plate Glass.
Casualty Co. of Canada	1,229 85	None.	5,702 31	6,932 16 e	1,219 82	Plate Glass.
Chartered Trust and Executor	None.	12,241 25	562 28	12,803 53 d	1,402 48	Title.
Dominion Gresham	58,330 01	None.	70,172 37	128,502 38 e	16,982 82	Accident, Auto., Burglary, Guarantee and Sickness.
General Accident	168,288 66	None.	177,442 47	345,731 13 e	49,287 73	Accident, Combined Accident and Sickness, Auto., Guarantee, Sickness and Steam Boiler.
General Animals	28,783 03	None.	26,176 56	54,959 59 e	6,320 71	Live Stock.
Guarantee Co. of North America	42,423 37	36,552 00	198,614 71	277,590 08 e	146,966 72	Guarantee.
Guardian Ins. Co. of Canada	72,988 17	None.	72,200 37	145,188 54 e	30,117 67	Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.
Imperial Guarantee and Accident	111,319 18	16,000 00	146,062 40	273,381 58 e	29,861 31	Accident, Auto., Guarantee, Plate Glass and Sickness.
London and Lancashire Guar. and Accident.	146,866 18	None.	115,607 76	262,473 94 d	20,460 40	Accident, Auto., Guarantee, Plate Glass and Sickness.
Merchants Casualty Co	154,323 74	59,800 57	417,824 27	631,948 58 e	29,602 93	Accident and Sickness Combined.
Merchants' and Employers' Guarantee and Accident	65,882 68	5,958 00	93,836 18	165,676 86 e	9,191 15	Accident, Combined Accident and Sickness, Auto., Plate Glass and Sickness.
Moose, Grand Lodge of the Loyal Order	853 86	None.	1,151 52	2,005 38 d	219 16	
North American Accident	114,565 26	9,079 94	100,119 18	223,764 38 e	58,359 49	Accident, Auto., Plate Glass and Sickness.
Protective Association of Canada	86,594 70	None.	61,786 59	148,381 29 e	4,713 43	Accident and Sickness Combined.
Totals	1,098,482 54	150,256 76	1,661,309 72	2,910,049 02 e	437,125 09	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

Companies.	INCOME (Cash), 1917.				EXPENDITURE (Cash), 1917.			
	Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	*e* Excess of Income over Expenditure. — *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Casualty	None.	None.	None.	None.	None.	None.	None.	None.
American and Foreign Marine	39,416 82	None.	None.	39,416 82	1,138 30	8,890 19	10,028 49	*e* 29,388 33
American Surety	18,369 59	2,680 00	None.	21,049 59	3,895 05	5,875 45	9,770 50	*e* 11,279 09
British and Foreign Marine	436 32	4,680 00	None.	5,116 32	143 56	122 98	266 54	*e* 4,849 78
Continental Casualty	7,024 19	None.	None.	7,024 19	736 88	2,547 93	3,284 81	*e* 3,739 38
Fidelity and Casualty	233,460 52	None.	None.	233,460 52	77,844 95	125,932 08	203,777 03	*e* 29,683 49
Hartford Steam Boiler	1,200 00	1,350 00	None.	2,550 00	15,000 00	None.	15,000 00	*d* 12,450 00
International Fidelity	7,049 50	None.	None.	7,049 50	2,500 00	559 36	3,059 36	*e* 3,990 14
Lloyds Plate Glass	67,949 77	4,105 50	None.	72,055 27	25,144 82	34,413 53	59,558 35	*e* 12,496 92
Loyal Protective	106,873 18	2,156 61	9,423 00	118,452 79	59,055 88	48,024 77	107,080 65	*e* 11,372 14
Maryland Casualty	335,555 76	12,476 59	None.	348,032 35	140,178 47	129,738 63	269,917 10	*e* 78,115 25
National Provincial Plate Glass	15,256 31	None.	None.	15,256 31	6,989 92	6,693 86	13,683 78	*e* 1,572 53
National Surety Co	75,684 00	5,649 56	None.	81,333 56	25,584 80	32,167 93	57,752 73	*e* 23,580 83
New York Plate Glass	20,894 57	1,313 41	None.	22,207 98	9,597 55	8,658 11	18,255 66	*e* 3,952 32
Ocean Marine	18,440 62	None.	None.	18,440 62	None.	3,346 14	3,346 14	*e* 15,094 48
Railway Passengers	246,496 01	150 49	None.	246,646 50	87,725 16	118,919 83	206,644 99	*e* 40,001 51
Ridgely Protective	42,147 21	1,440 06	8,509 50	52,096 77	26,593 43	16,529 95	43,123 38	*e* 8,973 39
Travelers' Indemnity of Hartford	203,419 09	7,363 70	None.	210,782 79	44,945 25	79,573 97	124,519 22	*e* 86,263 57
United Commercial Travelers	19,368 00	1,350 00	None.	20,718 00	12,576 63	5,240 50	17,817 13	*e* 2,900 87
United States Fidelity and Guaranty	336,913 83	13,075 00	None.	349,988 83	82,861 93	151,529 03	234,390 96	*e* 115,597 87
Totals	1,795,955 29	57,790 92	17,932 50	1,871,678 71	622,512 58	778,764 24	1,401,276 82	*e* 470,401 89

TABLE showing the net amounts received in Canada by all

	Companies.	Accident.	Accident and Sickness combined	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	Canadian Companies.	$	$	$	$	$	$	$
1	Acadia							
2	Alliance Nationale							
3	Ancient Order of Foresters							
4	Boiler Inspection							
5	British America							
6	Canada Accident	40,722		4,055	27,087	1,897	165,759	2,077
7	Canada Hail							
8	Canada Weather							
9	*Canadian Surety					200		92,191
10	Casualty Co. of Canada							
11	Catholic Mutual Benefit							
12	Chartered Trust and Executor							
13	Dominion Fire							
14	Dominion Gresham	27,066			17,774	37,424	15,836	6,359
15	Dominion of Can. Gtee and Acct	209,044		21,476	37,583	3,152		37,131
16	*General Accident of Can	54,388	56,238		81,534		100,464	
17	*General Animals							
18	Globe Indemnity	208,283			53,170	1,419	139,890	9,522
19	*Guarantee Co. of North America							69,838
20	Guardian Ins. Co. of Canada	14,424			41,974	8,972	68,936	8,660
21	Hudson Bay							
22	Imperial Guarantee and Acct	126,546		10,882	26,376		1,816	40,392
23	*Independent Order of Foresters							
24	*London and Lancashire Gtee and Acct.	70,557			31,944		19,649	15,175
25	Merchants Casualty		462,321					
26	Merchants and Employers	1,399	41,406		12,531		75,406	
27	Moose, Grand Lodge of Loyal Order							
28	Mount Royal Assurance							
29	North American Accident	27,896			22,263		183,354	
30	Protective Association of Canada		150,970					
31	Royal Guardians							
32	Western Assurance							
33	Woodmen of the World							
	Totals	780,325	710,935	36,413	352,236	53,064	771,110	281,345

*This company also transacts business outside of Canada.

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Companies for Premiums other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals	
$	$	$	$	$	$	$	$	$	
37,326	.....	.....	.....	.....	.....	.....	.....	37,326	1
.....	.....	.....	101,209	.....	.....	.....	.....	101,209	2
.....	.....	.....	174,553	.....	.....	.....	.....	174,553	3
.....	.....	.....	.....	.....	91,588	.....	.....	91,588	4
131 688	7,626	.....	.....	.....	.....	.....	.....	139,314	5
.....	.....	18,000	16,642	.....	.....	.....	.....	276,239	6
65,516	.....	.....	.....	.....	.....	.....	.....	65,516	7
1,781	.....	.....	.....	.....	.....	−440	.....	1,341	8
.....	.....	033	.....	.....	.....	.....	.....	13 334	9
.....	.....	6,375	.....	.....	.....	.....	.....	6,375	10
.....	.....	.....	7,247	.....	.....	.....	.....	7,247	11
.....	.....	.....	.....	.....	.....	.....	.....	None.	12
71,134	.....	.....	.....	.....	.....	.....	.....	71,134	13
.....	.....	.....	17,671	.....	.....	.....	.....	122,130	14
.....	.....	23,260	117,321	.....	.....	.....	.....	455,967	15
.....	.....	.....	31,778	.....	34,684	.....	.....	359,086	16
.....	.....	.....	.....	.....	.....	.....	L.S. 59,161	59,161	17
.....	.....	.....	144,991	.....	.....	.....	.....	557,275	18
.....	.....	.....	.....	.....	.....	.....	.....	69,858	19
.....	.....	11,058	7,879	.....	.....	.....	.....	161,993	20
129	.....	.....	.....	.....	.....	.....	.....	129	21
.....	.....	4,783	73,456	.....	.....	.....	.....	284,251	22
.....	.....	.....	205,639	.....	.....	.....	.....	205,639	23
.....	.....	14,832	47,018	.....	.....	.....	.....	199,175	24
.....	.....	.....	.....	.....	.....	.....	.....	462,221	25
.....	.....	20,059	1,072	.....	.....	.....	.....	151,873	26
.....	.....	.....	1,074	.....	.....	.....	.....	1,074	27
.....	.....	6,264	.....	.....	.....	.....	.....	6,264	28
.....	.....	21,950	12,873	.....	.....	.....	.....	265,336	29
.....	.....	.....	.....	.....	.....	.....	.....	150,970	30
.....	.....	.....	2,702	.....	.....	.....	.....	2,702	31
.....	17,207	.....	.....	.....	.....	.....	E. 6,176	23,383	32
.....	.....	.....	6,559	.....	.....	.....	.....	6,559	33
307,574	24,833	132,514	969,684	.....	126,272	−440	65,337	4 611,202	

L.S.—Live stock; E.—Explosion.

TABLE showing the net amounts received in Canada by all

	Companies.	Accident.	Accident and Sickness combined	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	British and Foreign Companies.	$	$	$	$	$	$	$
1	Ætna Insurance			14,034				
2	Alliance Assurance	953		5,797	5,322		1,358	1,287
3	American and Foreign Marine							
4	American Central							
5	American Lloyds							
6	American Surety							18,370
7	British Crown			1,954				
8	British and Foreign Marine							
9	Columbia Insurance			41,083				
10	Connecticut Fire							
11	Continental Casualty	3,485			1,903			
12	Continental Insurance							
13	Eagle, Star and British Dominions							
14	Employers' Liability	99,501		23,418	111,651		522,999	91,657
15	Fidelity and Casualty	76,383			18,825	21,427	7,046	
16	Fidelity-Phenix							
17	Fireman's Fund			10,172				
18	Glens Falls			18,935				
19	Globe and Rutgers							
20	Great American			25				
21	Hartford Fire			34,644				
22	Hartford Steam Boiler							
23	Home Insurance			34,394				
24	Insurance Co. of North America			38,886	1,505			
25	Insurance Co. of State of Pa							
26	International Fidelity							7,050
27	Law Union and Rock	10,145				1,309	28,344	
28	Lloyds Plate Glass							
29	London Guarantee and Accident	129,900		10,620	46,289		369,139	88,926
30	Loyal Protective		106,873					
31	Marine Insurance Co			59,822				
32	Maryland Casualty	59,499			18,344	30,158	88,259	22,659
33	National-Ben Franklin			47,744				
34	National Fire of Hartford							
35	National Provincial Plate Glass							
36	National Surety							75,684
37	National Union of Pittsburgh							
38	New York Plate Glass							
39	Niagara Fire			3,499				
40	Northwestern National							
41	Norwich Union Fire	29,672		31,416	30,132		30,649	
42	Ocean Accident and Guarantee	167,034		27,253	81,438	1,197	265,574	26,526
43	Ocean Marine							
44	Providence Washington			16,605	926			
45	Queen of America			44,866	6,774			
46	Railway Passengers	57,477			29,121	145	98,944	18,268
47	Ridgely Protective		42,147					
48	Royal Exchange	10,245		27,009	22,326		14,355	
49	St. Paul Fire and Marine			60,910				
50	Scottish Union and National			3,469				
51	Springfield Fire and Marine							
52	Travelers Indemnity	14,590			60,265	16,165		
53	Travelers Insurance	168,352					129,700	
54	Union Assurance Society							
55	Union Insurance of Canada			40				
56	United Commercial Travelers	19,368						
57	United States Fidelity and Guaranty	13,261			21,074	36,393	60,049	192,866
58	Westchester							
59	Yorkshire	4,474			23,696		49,866	
	Totals	864,339	149,020	556,595	479,591	106,794	1,666,282	543,293

Companies for premiums other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
.....	.....	.....	488	.....	.....	989	.....	15,023	1
.....	39,417	.....	.....	.....	.....	.....	.....	15,265	2
.....	.....	.....	.....	.....	.....	185	.....	39,417	3
.....	.....	.....	.....	7,040	.....	.....	.....	185	4
587,529	.....	.....	.....	.....	.....	.....	.....	7,640	5
.....	424	.....	.....	12	.....	.....	.....	18,370	6
.....	5,547	.....	.....	.....	.....	.....	.....	589,453	7
207,384	.....	.....	.....	.....	.....	.....	.....	436	8
.....	.....	.....	1,636	.....	.....	.....	.....	46,630	9
.....	.....	.....	.....	−268	.....	120	.....	207,384	10
.....	.....	.....	49,242	.....	.....	.....	.....	7,024	11
.....	.....	11,096	72,730	.....	25,954	.....	.....	120	12
.....	.....	.....	.....	.....	.....	508	.....	−268	13
.....	7,757	.....	.....	.....	.....	.....	.....	898,468	14
.....	.....	.....	.....	.....	.....	.....	E. 93,768	223,461	15
249,775	.....	.....	.....	67	.....	1,271	.....	508	16
494,365	55,626	.....	.....	16,978	.....	7,135	E. 1,758	17,029	17
.....	.....	.....	.....	.....	1,200	.....	.....	18,935	18
866,348	.....	.....	.....	6,381	.....	14,963	.....	93,768	19
.....	7,255	.....	.....	.....	.....	.....	E. 33,085	251,138	20
.....	.....	.....	.....	.....	.....	574	.....	610,506	21
.....	.....	2,451	5,222	.....	.....	.....	.....	1,200	22
.....	.....	67,950	.....	.....	.....	.....	.....	922,086	23
.....	.....	.....	27,158	.....	.....	.....	.....	80,731	24
.....	38,089	.....	.....	.....	.....	.....	.....	574	25
.....	.....	6,989	57,927	29,329	22,392	.....	.....	7,050	26
.....	.....	.....	.....	.....	.....	.....	.....	47,471	27
.....	.....	15,256	.....	.....	.....	.....	.....	67,950	28
.....	.....	.....	.....	.....	.....	394	.....	672,032	29
.....	.....	.....	.....	.....	.....	.....	.....	106,573	30
.....	.....	20,895	.....	.....	.....	.....	.....	97,911	31
1,592	.....	.....	.....	.....	.....	363	.....	335,556	32
.....	.....	.....	.....	.....	.....	.....	.....	47,744	33
.....	.....	10,295	18,649	.....	.....	477	.....	394	34
.....	.....	47,961	70,788	.....	.....	.....	.....	15,256	35
.....	18,441	.....	.....	.....	.....	.....	.....	75,684	36
.....	.....	.....	.....	.....	.....	.....	.....	365	37
.....	7	.....	.....	.....	.....	.....	.....	20,895	38
.....	.....	17,664	24,877	.....	.....	.....	.....	3,499	39
.....	.....	.....	.....	.....	.....	.....	.....	2,069	40
.....	.....	.....	6,060	.....	.....	.....	.....	150,813	41
111,691	15,132	.....	.....	.....	.....	5,678	.....	79,995	42
.....	.....	.....	.....	1,979	.....	775	.....	687,771	43
.....	.....	.....	.....	764	.....	2,145	.....	18,441	44
.....	.....	7,656	60,956	.....	.....	.....	.....	17,531	45
.....	9,874	.....	.....	.....	43,787	.....	.....	51,647	46
.....	.....	.....	.....	.....	.....	.....	.....	246,496	47
.....	.....	.....	.....	.....	.....	.....	.....	42,147	48
.....	.....	6,654	6,617	.....	.....	.....	.....	40	49
209,637	.....	.....	.....	.....	.....	.....	.....	19,368	50
.....	.....	6,420	2,317	.....	.....	.....	L.S. 26,158	336,914	51
2,728,321	197,569	223,327	404,667	62,282	93,333	35,577	154,769	209,637	52
								112,931	53
								8,263,719	54

E.—Explosion; L.S.—Live Stock.

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	Canadian Companies.	$	$	$	$	$	$	$
1	Acadia							
2	Alliance Nationale							
3	Ancient Order of Foresters							
4	Boiler Inspection							
5	British America							
6	Canada Accident	17,276		298	10,172	1,306	119,293	329
7	Canada Hail							
8	Canada Weather							
9	*Canadian Surety					29		5,148
10	Casualty Co. of Canada							
11	Catholic Mutual Benefit							
12	Chartered Trust and Executor							
13	Dominion Fire							
14	Dominion Gresham	10,776			7,052	21,605	6,152	4,720
15	Dominion of Can. Guar. and Accident	75,418		7,735	10,697	1,985		11,707
16	*General Accident of Canada	24,996	27,337		30,307		48,647	
17	*General Animals							
18	Globe Indemnity	105,085			21,084	764	76,728	2,261
19	*Guarantee Co. of North America							6,020
20	Guardian Insurance Co. of Canada	7,360			13,746	2,692	36,163	6,130
21	Imperial Guarantee and Accident	48,699		5,741	9,653			11,926
22	*Independent Order of Foresters							
23	*London and Lancashire Guarantee and Accident	25,404			10,054		7,650	1,824
24	Merchants Casualty		154,324					
25	Merchants' and Employers'		20,742		3,917		32,541	
26	Moose, Grand Lodge of Loyal Order							
27	Mount Royal Assurance							
28	North American Accident	9,000			6,934		83,660	
29	Protective Association of Canada		86,595					
30	Royal Guardians							
31	Western Assurance							
32	Woodmen of the World							
	Totals	324,214	288,998	13,774	123,616	28,381	410,834	50,065

*This Company also transacts business outside of Canada.

Companies for losses other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
−30,389								−30,389	1
			114,629					114,629	2
			138,781					138,781	3
					13,628			13,628	4
57,832	7,926							65,758	5
		11,439	8,978					169,091	6
25,478								25,478	7
291						715		1,006	8
		80						5,257	9
		1,230						1,230	10
			6,651					6,651	11
								None	12
23,563								23,563	13
			8,025					58,330	14
		13,154	49,907					170,603	15
			15,757		1,823			148,867	16
							L.S. 28,783	28,783	17
			76,562					282,484	18
								6,020	19
		3,726	2,971					72,988	20
		2,370	32,930					111,319	21
			177,517					177,517	22
		6,119	29,601					80,652	23
								154,324	24
		8,659	24					65,883	25
			854					854	26
		2,099						2,099	27
		9,948	5,023					114,565	28
								86,595	29
			1,782					1,782	30
	4,767						E. 110	4,877	31
			5,188					5,188	32
76,775	12,693	58,824	675,180		15,451	715	28,893	2,108,413	

L.S.—Live Stock.
E.—Explosion.

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	British and Foreign Companies.	$	$	$	$	$	$	$
1	Ætna Insurance			11,974				
2	Alliance Assurance	25		1,550	1,356		45	
3	American and Foreign Marine							
4	American Central							
5	American Lloyds							
6	American Surety							3,895
7	British Crown			572				
8	British and Foreign Marine							
9	Columbia Insurance			11,637				
10	Connecticut Fire							
11	Continental Casualty	119			503			
12	Continental Insurance							
13	Eagle Star and British Dominions							
14	Employers' Liability	46,498		11,227	33,222		342,669	80,825
15	Fidelity and Casualty	24,407			2,176	6,462	1,009	
16	Fidelity-Phenix							
17	Fireman's Fund			3,881				
18	Glens Falls			5,388				
19	Globe and Rutgers							
20	Great American							
21	Hartford Fire			12,399				
22	Hartford Steam Boiler							
23	Home Insurance			9,291				
24	Insurance Co. of North America			17,327	1,548			
25	Insurance Co. of State of Pa							
26	International Fidelity							2,500
27	Law Union and Rock	2,281				1,369	18,916	
28	Lloyds Plate Glass							
29	London Guarantee and Accident	63,215		4,278	8,502		188,292	16,823
30	Loyal Protective		59,056					
31	Marine Insurance Co			27,715				
32	Maryland Casualty	30,547			1,172	1,932	50,496	11,262
33	National-Ben Franklin			15,702				
34	National Fire of Hartford							
35	National Provincial Plate Glass							
36	National Surety							25,585
37	National Union of Pittsburgh							
38	New York Plate Glass							
39	Niagara Fire			887				
40	Northwestern National							
41	Norwich Union Fire	8,089		9,635	5,907		8,314	
42	Ocean Accident and Guarantee	55,396		8,320	21,843	413	115,509	−724
43	Ocean Marine							
44	Providence Washington			8,607	1,177			
45	Queen of America			18,709	5,361			
46	Railway Passengers	20,426			10,996		35,345	−478
47	Ridgely Protective		26,993					
48	Royal Exchange	3,062		11,143	7,095		5,391	
49	St. Paul Fire and Marine			23,086				
50	Scottish Union and National			787				
51	Springfield Fire and Marine							
52	Travelers Indemnity	4,864			11,132	1,805		
53	Travelers Insurance	46,134					65,264	
54	Union Assurance Society							
55	United Commercial Travelers	12,577						
56	United States Fidelity and Guaranty	3,159			3,485	10,274	26,994	33,915
57	Westchester							
58	Yorkshire	2,290			8,409		40,876	
	Totals	323,089	85,649	213,512	123,884	22,255	899,120	173,603

Companies for losses other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
$	$	$	$	$	$	$	$	$	
						23		11,997	1
								2,976	2
	1,138							1,138	3
207						26		233	4
				8,670				8,670	5
268,268								3,895	6
	44			100				268,844	7
	3,940							144	8
89,569								15,577	9
			115					89,569	10
								737	11
								None.	12
				185				185	13
			23,044					537,445	14
		5,551	37,986		254			77,845	15
	869							None.	16
								4,750	17
								5,388	18
116,061						1		None.	19
219,888	36,153			11,534		592		116,062	20
					15,000			280,566	21
417,067				1,231		11,718		15,000	22
	3,054							439,367	23
						1		21,029	24
								1	25
		1,201	2,295					2,500	26
		25,145						26,062	27
			11,870					25,145	28
								262,977	29
	200							59,056	30
		3,571	29,192	11,542	464			27,915	31
								140,178	32
								15,702	33
		6,990				19,950		19,950	34
								6,990	35
								25,582	36
						357		357	37
		9,598						9,598	38
								887	39
−614						54		−560	40
		4,702	8,612					45,259	41
		19,791	27,140					247,688	42
	None.							None.	43
								9,184	44
								24,070	45
		10,289	11,147					87,725	46
								26,593	47
			2,598					29,289	48
83,965	2,852					1,328		111,231	49
						13,980		14,765	50
				194		320		514	51
		1,564	24,850		730			44,945	52
								111,398	53
								None.	54
								12,577	55
		2,651	2,384					82,853	56
89,729								89,729	57
		3,228	1,065				L.S. 15,266	71,134	58
1,284,140	48,250	94,281	182,298	33,456	16,448	48,350	15,266	3,563,601	

L.S.—Live Stock.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Alliance Assurance	953	50	189,783	50	184,783	155	25	130	None.
Canada Accident	40,722	.....	16,809,849	.....	10,115,783	20,622	17,276	9,317	1,500
Continental Casualty	3,485	.....	.....	.....	.....	523	119	404	None.
Dominion Gresham	27,066	3,816	9,062,500	3,029	5,041,776	14,785	10,776	6,255	None.
Dominion of Canada Guarantee and Accident	209,044	.....	41,065,848	.....	31,746,018	71,949	75,418	27,537	None.
Employers' Liability	99,501	.....	20,867,518	.....	17,757,502	44,748	46,498	9,765	None.
Fidelity and Casualty	76,383	4,820	33,818,653	3,770	27,108,150	27,970	24,407	8,063	None.
General Accident of Canada	54,388	4,803	13,819,900	3,165	9,082,150	24,571	24,996	3,809	None.
Globe Indemnity	208,283	30,078	48,124,800	24,450	39,001,467	112,641	105,085	32,500	None.
Guardian Insurance Co. of Canada	14,424	.....	3,666,416	923	2,618,783	6,453	7,560	2,066	None.
Imperial Guarantee and Accident	126,546	11,165	21,239,765	8,539	17,129,825	61,823	48,699	27,514	6,000
Law Union and Rock	10,145	1,060	3,267,820	1,352	3,430,756	6,099	2,281	4,435	None.
London Guarantee and Accident	129,900	10,975	23,269,200	6,702	16,780,950	71,435	63,215	25,831	None.
London and Lancashire Guarantee and Accident	70,557	6,730	16,608,550	5,750	14,441,000	21,706	25,404	7,302	None.
Maryland Casualty	59,499	4,539	18,210,625	3,525	15,171,737	31,172	30,547	13,200	None.
Merchants' and Employers' Gtee. and Acct	1,399	141	398,600	137	118,825	None.	None.	None.	None.
North American Accident	27,896	2,123	6,673,044	1,913	4,781,537	13,642	9,000	5,392	None.
Norwich Union Fire	29,672	.....	8,793,050	.....	5,958,350	9,826	8,089	2,315	None.
Ocean Accident and Guarantee	167,034	.....	30,496,552	.....	23,842,886	47,523	55,396	14,465	1,500
Railway Passengers	57,477	4,544	11,047,650	3,598	8,273,150	23,203	20,426	7,435	3,100
Royal Exchange	10,245	872	2,338,800	676	1,694,142	3,837	3,062	1,185	None.
Travelers Indemnity of Hartford	14,590	1,532	5,534,820	864	3,248,160	16,349	4,864	11,665	None.
Travelers Insurance of Hartford	168,352	10,097	48,908,636	7,707	44,683,861	49,460	46,134	10,024	None.
United Commercial Travelers	19,368	397	1,935,000	1,667	8,335,000	17,694	12,577	7,204	None.
United States Fidelity and Guaranty	13,261	.....	4,521,900	.....	3,858,205	3,584	3,159	675	None.
Yorkshire	4,474	481	1,603,000	403	1,412,500	1,931	2,290	100	None.
Totals	1,644,664	.....	.....	.....	.....	703,701	647,303	238,588	12,100

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE FOR THE YEAR, 1917.

General Accident of Canada	56,238	5,921	3,290,635	495	220,750	26,779	27,337	3,728	None.
Loyal Protective	106,873	1,844		6,152		62,167	59,056	17,657	343
Merchants Casualty	462,321	38,519	14,097,954	40,150	14,694,900	179,324	154,324	45,000	None.
Merchants' and Employers' Gtee. and Acct	41,406	3,025	1,121,475	2,664	1,082,370	24,504	20,742	6,000	None.
Protective Association	150,970	11,873		11,873		88,258	86,595	13,541	None.
Ridgely Proteetive	42,147			3,115		33,664	26,593	11,589	None.
Totals	859,955			64,449		414,696	374,647	97,515	343

ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR, 1917.

Ætna Insurance	14,034		968,314		685,554	12,831	11,974	1,666	None.
Alliance Assurance	5,797	255	220,800	255	220,800	2,382	1,550	832	None.
British Crown	1,954	345	169,602	300	148,347	572	572	None.	None.
Canada Accident	4,055		620,570		425,030	618	298	320	None.
Columbia Insurance	41,083		2,954,565		1,956,205	14,909	11,637	4,247	None.
Dominion of Canada Guarantee and Accident	21,476		2,128,799		1,211,130	8,682	7,735	947	None.
Employers' Liability	23,418		1,505,929		1,156,815	10,977	11,227	None.	None.
Fireman's Fund	10,172		640,810		374,980	3,998	3,881	225	None.
Glens Falls	18,935		1,352,585		996,982	5,689	5,388	3,660	None.
Great American	25		1,250		1,250	None.	None.	None.	None.
Hartford Fire	34,644		3,933,328		1,494,157	10,667	12,399	1,648	None.
Home Insurance Co	34,394	2,862	3,063,464	1,547	1,757,656	10,656	9,291	1,733	None.
Imperial Guarantee and Accident	10,882	664	598,043	664	532,472	6,424	5,741	683	None.
Insurance Co. of North America	38,886		2,365,886		1,284,631	16,455	17,327	382	None.
London Guarantee and Accident	10,620	1,414	1,407,897	1,196	620,700	4,496	4,275	646	None.
Marine Insurance Co	59,822		3,871,433		2,354,637	32,215	27,715	8,400	None.
National-Ben Franklin	47,744		2,783,793		2,112,238	31,189	15,702	15,708	None.
Niagara Fire	3,499		244,947		201,977	887	887	None.	None.
Norwich Union Fire	31,416		2,644,972		1,688,427	9,987	9,635	1,303	None.
Ocean Accident and Guarantee	27,253					6,132	8,320	650	None.
Providence Washington	16,605		1,400,066		640,028	7,876	8,007	835	None.
Queen of America	44,866		2,921,952		2,112,444	19,975	18,709	2,530	None.
Royal Exchange	27,009	1,661	1,623,229	1,457	1,328,364	11,883	11,143	740	None.
St. Paul Fire and Marine	60,910		4,260,081		3,101,979	35,694	23,086	14,513	None.
Scottish Union and National	3,469	425	409,494	331	323,980	763	787	60	None.
Union Insurance of Canton	40	3	8,600	3	8,600	None.	None.	None.	None.
Totals	593,008					265,957	227,286	61,728	None.

ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted
	$		$		$	$	$	$	$
Alliance Assurance	5,322	154	1,230,000	122	1,230,000	1,731	1,356	375	None.
Canada Accident	27,087	.....	6,195,000	.....	5,839,000	19,534	10,172	7,115	4,200
Continental Casualty	1,903	.....	.....	.....	.....	2,353	503	1,850	None.
Dominion Gresham	17,774	673	.....	415	.....	5,653	7,052	511	None.
Dominion of Canada Guarantee and Accident	37,583	.....	.....	.....	.....	11,712	10,697	1,485	None.
Employers' Liability	111,651	.....	20,307,999	.....	15,707,999	47,206	33,222	11,916	11,840
Fidelity and Casualty	18,825	493	4,796,000	324	3,095,000	3,906	2,176	2,705	None.
General Accident of Canada	81,534	3,346	18,290,000	2,248	12,795,000	27,873	30,307	5,013	None.
Globe Indemnity	53,170	5,632	6,584,267	3,583	4,519,682	22,695	21,084	7,500	None.
Guardian Insurance Company of Canada	41,974	.....	.....	773	.....	16,918	13,746	6,148	None.
Imperial Guarantee and Accident	26,376	453	3,997,500	427	3,867,500	10,670	9,653	2,332	None.
Insurance Company of North America	1,505	.....	114,950	.....	87,850	1,364	1,548	50	None.
London Guarantee and Accident	46,289	1,051	10,510,000	616	6,165,000	9,700	8,502	3,573	None.
London and Lancashire Guarantee and Accident	31,944	1,157	.....	842	.....	13,169	10,054	5,815	None.
Maryland Casualty	18,344	467	2,230,600	355	1,772,100	1,507	1,172	500	None.
Merchants' and Employers' Guar. and Accident	12,531	296	2,960,000	165	1,650,000	3,415	3,917	520	350
North American Accident	22,263	466	3,915,000	341	3,410,000	11,650	6,934	7,032	None.
Norwich Union Fire	30,132	.....	7,520,420	.....	5,599,670	9,398	5,907	2,560	1,150
Ocean Accident and Guarantee	81,438	.....	19,351,098	.....	18,277,453	37,793	21,843	15,950	None.
Providence Washington	926	.....	71,800	.....	36,200	1,782	1,177	605	None.
Queen of America	6,774	.....	631,000	.....	493,000	5,876	5,361	1,025	None.
Railway Passengers	29,121	733	7,330,000	636	6,360,000	7,181	10,996	2,585	None.
Royal Exchange	22,326	422	4,220,000	327	3,270,000	6,964	7,095	956	None.
Travelers Indemnity of Hartford	60,265	1,288	16,470,400	889	12,957,900	12,998	11,132	32,560	None.
United States Fidelity and Guaranty	21,074	.....	946,318	.....	851,687	6,185	3,485	3,000	500
Yorkshire	23,696	735	735,000	449	449,000	6,228	8,409	953	None.
Totals	831,827	.....	.....	.....	.....	305,443	247,500	124,634	18,040

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1917.

Canada Accident	1,897		375,650		259,583	1,306	1,306	None.	None.
Canadian Surety	200	46	122,450	44	73,700	29	29	None.	None.
Dominion Gresham	37,424	3,282	5,146,525	2,702	4,265,721	21,829	21,605	2,669	None.
Dominion of Canada Guarantee and Accident	3,152		589,578		436,478	2,009	1,985	25	None.
Fidelity and Casualty	21,427	1,559	3,009,070	2,511	2,326,870	9,831	6,462	4,257	None.
Globe Indemnity	1,419	146	282,825	119	261,250	914	764	180	None.
Guardian Insurance Company of Canada	8,972		2,656,617	1,831	2,403,314	3,423	2,692	731	None.
Law Union and Rock	1,309	115	197,350	95	102,750	4,238	1,369	2,869	None.
Maryland Casualty	30,158	804	11,362,300	800	10,981,600	2,482	1,932	650	None.
Ocean Accident and Guarantee	1,197		289,483		271,983	413	413	None.	None.
Railway Passengers	145	22	26,000	22	26,000	None.	None.	None.	None
Travelers Indemnity of Hartford	16,165	477		374		1,917	1,805	142	None.
United States Fidelity and Guaranty	36,393		14,591,271		11,280,166	2,774	10,274	800	None.
Totals	159,858					51,225	50,636	12,323	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1917.

Alliance Assurance	1,358	19	190,000	19	190,000	45	45	None.	None.
Canada Accident	165,759		3,965,000		3,217,600	114,990	119,293	61,888	None.
Dominion Gresham	15,836	234		139		3,077	6,152	1,444	None.
Employers' Liability	522,999		16,837,333		15,355,266	370,669	342,669	120,240	62,760
Fidelity and Casualty	7,046	190	2,067,000	310	1,873,500	1,836	1,009	1,600	None
General Accident of Canada	100,464	859	7,324,000	727	6,357,800	58,634	48,647	33,826	13,600
Globe Indemnity Company of Canada	139,890	788	4,838,000	447	2,275,500	52,094	76,728	34,767	None
Guardian Insurance Company of Canada	68,936			282		36,201	36,163	10,742	1,625
Imperial Guarantee and Accident	1,816	17	160,000	33	222,000	None.	None.	None.	None.
Law Union and Rock	25,344					20,488	18,916	15,690	None.
London Guarantee and Accident	369,139	624	6,240,000	598	5,940,000	272,070	188,292	159,014	None.
London and Lancashire Guarantee and Accident	19,649	450		387		8,169	7,650	5,519	None.
Maryland Casualty	88,259	526	3,360,816	465	3,166,930	62,782	50,496	24,000	None.
Merchants' and Employers' Guar. and Accident	75,406	659	6,600,000	590	5,940,000	32,239	32,541	4,000	2,150
North American Accident	183,354	418	4,219,667	494	4,859,667	111,327	83,660	74,357	2,000
Norwich Union Fire	30,649		2,422,500		1,870,000	9,991	8,315	2,402	3,000
Ocean Accident and Guarantee	265,574		9,388,370		9,603,876	144,436	115,509	98,593	None.
Railway Passengers	98,944	859		853		39,234	35,345	18,995	None.
Royal Exchange	14,355	73	730,000	71	700,000	5,863	5,391	2,247	None.
Travelers Insurance of Hartford	129,700	676	6,268,500	538	5,380,000	71,022	65,264	67,997	None.
United States Fidelity and Guaranty	60,049		949,903		837,541	33,394	26,994	12,800	2,300
Yorkshire	49,866	219	2,190,000	188	1,920,000	62,836	40,876	27,500	2,500
Totals	2,437,392					1,511,397	1,309,955	777,621	89,935

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Globe and Rutgers	93,768		17,238,916		14,211,530	None.	None.	None.	None.
Hartford Fire	1,758		891,667		816,667	None.	None.	None.	None.
Insurance Co. of North America	33,085		5,406,876		4,934,666	None.	None.	None.	None.
Western	6,176		3,800,556		1,529,010	110	110	None.	None.
Totals	134,787		27,338,015		21,491,873	110	110	None.	None.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR, 1917.

Alliance Assurance	1,287	63	519,941	63	484,941	None.	None.	None.	None.
American Surety Co	18,370	2,670	6,973,748	3,631	6,091,024	5,345	3,895	2,562	30,375
Canada Accident	2,077		977,778		704,320	2,704	329	3,000	None.
Canadian Surety	92,191	7,288	23,689,345	6,720	11,766,192	18,557	5,148	13,025	6,500
Dominion Gresham	6,359	447	2,436,996	301	1,574,375	3,540	4,720	1,205	None.
Dominion of Canada Gtee. and Acct	37,131		16,672,097		8,877,568	52	11,707	4,347	None.
Employers' Liability	91,657		26,602,540		22,280,159	27,911	80,825	50,086	2,000
Globe Indemnity	9,522	373	3,685,424	256	2,900,285	7,084	2,261	9,057	None.
Guarantee Co. of North America	69,838		35,089,146		27,357,036	3,479	6,020	1,213	10,000
Guardian Insurance Co	8,660		3,724,439	361	2,482,284	5,823	6,130	123	4,000
Imperial Guarantee and Accident	40,392	1,116	12,053,033	1,113	11,167,215	12,251	11,926	5,900	None.
International Fidelity	7,050	1,355	688,500	1,321	669,500	500	2,500	None.	None.
London Guarantee and Accident	88,926	5,954	39,779,341	4,936	31,550,298	12,257	16,823	19,875	25,000
London and Lancashire Gtee. and Acct	15,175	1,367	5,899,692	1,184	5,113,178	6,839	1,824	7,815	None.
Maryland Casualty	22,659	413	3,231,203	265	1,785,117	10,479	11,262	10,200	None.
National Surety Co	75,684	1,042	17,313,525	920	14,999,925	33,506	25,585	20,246	None.
Ocean Accident and Guarantee	26,526		9,607,402		7,644,308	2,451	−724	3,525	None.
Railway Passengers	18,268	480	4,934,234	464	5,013,384	−7,378	−478	100	13,000
United States Fidelity and Guaranty	192,866		44,129,134		37,280,922	60,103	33,915	42,600	52,400
Totals	824,638		258,007,518		199,742,031	205,503	223,668	194,879	143,275

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	69,838	.....	35,089,146	.....	27,357,036	3,479	6,020	1,213	10,000
In other Countries	261,640	.....	130,801,905	.....	92,661,839	32,574	36,403	13,354	None.
Totals	331,478	.....	165,891,051	.....	120,018,875	36,053	42,423	14,567	10,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR, 1917.

Acadia Fire	37,326	.....	1,050,409	None.	None.	3,482	−30,389	None.	None.
American Central	None.	None.	None.	None.	None.	None.	207	None.	None.
British America	131,688	.....	2,747,803	None.	None.	57,832	57,832	None.	None.
*British Crown	587,529	6,319	7,622,054	None.	None.	267,468	268,268	926	None.
Canada Hail	65,516	.....	.....	None.	None.	25,380	25,478	None.	None.
Canada Weather	1,781	.....	.....	None.	None.	−80	291	None.	None.
Connecticut Fire	207,384	.....	4,983,705	None.	None.	89,569	89,569	None.	None.
Dominion Fire	71,134	.....	1,444,480	None.	None.	25,239	23,563	None.	None.
Great American	249,775	.....	3,506,153	None.	None.	116,456	116,061	395	None.
Hartford Fire	491,365	.....	.....	None.	None.	219,888	219,888	None.	None.
Home Insurance Co	866,348	10,102	12,351,084	None.	None.	412,222	417,067	632	5,600
Hudson Bay	129	None.	None.	None.	None.	None.	None.	None.	None.
Northwestern National	1,592	.....	None.	None.	None.	−614	−614	None.	None.
St. Paul Fire and Marine	111,691	.....	2,277,782	None.	None.	83,965	83,965	None.	None.
Westchester	209,637	.....	5,070,555	None.	None.	89,462	89,729	None.	None.
Totals	3,035,895	.....	.....	None.	None.	1,390,269	1,360,915	1,953	5,600

*The figures here shown are for this class of business when Company was provincially licensed.

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR, 1917.

American and Foreign Marine	39,417	.....	274,383,470	.....	67,928	2,472	1,138	1,333	None.
British America	7,026	.....	7,862,193	.....	581,200	7,926	7,926	None.	None.
British and Foreign Marine	424	260	252,503	7	6,270	44	44	None.	None.
Columbia	5,547	.....	1,820,730	.....	85,865	4,690	3,940	750	None.
Firemen's Fund	7,737	.....	2,016,543	.....	198,139	869	869	None.	None.
Hartford Fire	55,620	.....	39,550	.....	4,650	36,153	36,153	None.	None.
Insurance Co. of North America	7,255	.....	1,083,394	.....	367,318	3,054	3,054	None.	None.
Marine Insurance Co.	38,089	.....	140,119,737	None.	None.	200	200	None.	None.
Ocean Marine	18,411	.....	73,301,143	None.	None.	None.	None.	None.	None.
Queen of America	7	.....	75,020	None	None.	None.	None.	None.	None.
St. Paul Fire and Marine	15,132	.....	33,485,611	.....	1,644,855	3,336	2,852	810	None
Union Assurance Society	9,874	.....	50,165,113	.....	300,000	972	None.	972	None.
Western	17,207	.....	6,987,381	.....	669,231	2,637	4,767	None.	None.
Totals	222,402	.....	591,622,391	.....	3,925,516	62,353	60,943	3,865	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR, 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
General Animals	59,161	2,479	1,399,201	1,629	668,953	27,552	28,783	3,176	None.
Yorkshire	26,158	777	731,406	410	251,608	15,873	15,266	3,525	600
Totals	85,319	3,256	2,130,607	2,039	920,561	43,425	44,049	6,701	600

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

In Canada	59,161	2,479	1,399,201	1,629	668,953	27,552	28,783	3,176	None.
In other Countries	200	24	20,295	2	150	None.	None.	None.	None.
Totals	59,361	2,503	1,419,496	1,631	669,103	27,552	28,783	3,176	None.

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1917.

Canada Accident	18,000					38,056	11,439	27,904	None.
Canadian Surety	933	54		53		80	80	None.	None.
Casualty Co. of Canada	6,375					3,680	1,230	2,450	None.
Dominion of Canada Guarantee and Accident	28,260					33,183	13,154	21,679	None
Fidelity and Casualty	11,096	681	778,997	1,485	591,169	5,112	5,551	311	None.
Guardian Insurance Co	11,058			586		5,912	3,726	2,470	None.
Imperial Guarantee and Accident	4,783	310		347		2,563	2,370	294	None.
Imperial Underwriters	None.	None.	None.	None.	None.	None.	None.	189	None.
Law Union and Rock	2,451	389		252		1,201	1,201	None.	None.
Lloyds Plate Glass	67,950					43,330	25,145	21,285	None.
London and Lancashire Guarantee and Accident	14,832	1,462		1,396		9,819	6,119	4,700	None.
Maryland Casualty	6,989	423		484		4,107	3,571	1,000	None.
Merchants' and Employers' Gtee. and Acct	20,059	1,701		1,797		8,936	8,659	1,253	.87
Mount Royal	6,264					2,099	2,099	None.	None.
National Provincial Plate Glass	15,256					8,339	6,990	1,395	None.
New York Plate Glass	20,895					8,835	9,598	323	None.

North American Accident	21,950	729		1,675		10,714	9,948	2,825	None.
Norwich Union Fire	10,295					7,833	4,703	3,282	None.
Ocean Accident and Guarantee	47,961					20,261	19,791	1,105	None.
Railway Passengers	17,664	672		1,146		11,537	10,289	1,985	125
Travelers Indemnity of Hartford	7,656	208		327		1,565	1,564	97	None.
United States Fidelity and Guaranty	6,654					4,221	2,651	1,700	None.
Yorkshire	6,420	321		292		5,018	3,228	2,005	None.
Totals	353,801					236,401	153,106	98,252	212

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1917.

Alliance Assurance	488					None.	None.	None.	None.
Alliance Nationale	101,209					114,629	114,629	None.	None.
*Ancient Order of Foresters	174,553					138,781	138,781		
Canada Accident	16,642					10,395	8,978	3,870	None.
Catholic Mutual Benefit	7,247	67		2,213		6,651	6,651	None.	None.
Continental Casualty	1,636					250	115	135	None
Dominion of Canada Guarantee and Accident	117,321					49,114	49,907	13,826	None.
Dominion Gresham	17,671	2,369		1,774		8,855	8,025	2,174	None.
Employers' Liability	49,242		4,383,208		3,839,458	26,179	23,044	8,635	None.
Fidelity and Casualty Co	72,730	3,774		2,955		38,041	37,986	9,056	None.
General Accident of Canada	31,778	3,114		1,786		16,600	15,757	2,127	None.
Globe Indemnity	144,991	25,782		21,527		78,770	76,562	20,500	None.
Guardian Insurance of Canada	7,879			613		2,462	2,971	187	None.
Imperial Guarantee and Accident	73,456	9,188		6,973		35,862	32,930	9,388	None.
*Independent Order of Foresters	205,639	2,036	97,275	34,081	1,738,150	173,304	177,517	6,872	100
Law Union and Rock	5,222	570		1,189		1,643	2,295	75	None.
London Guarantee and Accident	27,158					12,320	11,870	3,945	None.
London and Lancashire Guarantee and Accident	47,018	5,390		4,636		27,052	29,601	5,451	None.
Maryland Casualty	57,927					39,308	29,192	14,300	None.
Merchants' and Employers' Guarantee and Acct	1,072	83		88		24	24	None.	None.
Moose, Grand Lodge of the Loyal Order of	1,074			None.	None.	854	854	None.	None.
North American Accident	12,873	981		977		5,095	5,023	1,343	None.
Norwich Union Fire	18,649					8,358	8,612	791	None.
Ocean Accident and Guarantee	70,788					24,972	27,140	5,865	None.
Railway Passengers	24,877					10,777	11,147	3,185	None.
Royal Exchange	6,060	573		436		4,119	2,598	2,095	None.
*Royal Guardians	2,702	122		471		1,846	1,782	125	None.
Travelers Indemnity of Hartford	60,956	4,459		2,927		31,407	24,850	9,419	None.
United States Fidelity and Guaranty	6,617					3,459	2,384	1,325	None.
*Woodmen of the World	6,559	287		1,140		5,188	5,188	315	None.
Yorkshire	2,317	376		308		1,586	1,065	710	None.
Totals	1,374,351					878,401	857,478	125,714	100

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1917.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
American Lloyds	7,040		1,343,681		2,977,008	12,779	8,670	6,668	None.
British and Foreign Marine	12	4	17,000	7	47,500	100	100	None.	None.
Eagle Star and British Dominions	−268		109,000	None.	None.	185	185	None.	None.
Great American	67		21,750		20,500	None.	None.	None.	None.
Hartford Fire	16,978		3,836,750		5,171,250	12,442	11,534	1,280	None.
Home Insurance	6,381	136	1,732,400	185	2,035,100	3,990	1,231	2,760	None.
Maryland Casualty	29,329	448	4,594,920	579	6,457,072	21,847	11,542	12,500	None.
Scottish Union and National	1,979	16	319,520	14	273,750	None.	None.	None.	None.
Springfield Fire and Marine	764		143,000		169,500	694	194	500	None.
Totals	62,282		12,118,021		17,151,680	52,037	33,456	23,708	None.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1917.

Boiler Inspection and Insurance Co	91,588	886	9,355,750	2,402	26,883,164	13,316	13,628	None.	None.
Fidelity and Casualty Co	25,954	222	5,114,260	532	11,687,362	20,954	254	20,700	None.
General Accident of Canada	34,684	438	5,210,155	1,071	9,060,157	1,223	1,823	None.	None.
Hartford Steam Boiler	1,200					15,000	15,000	None.	None.
Maryland Casualty	22,392	196	2,476,000	315	5,247,833	764	464	300	None.
Travelers Indemnity of Hartford	43,787	349	6,273,100	917	12,836,000	916	730	270	None.
Totals	219,605					52,173	31,899	21,270	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1917.

Chartered Trust and Executor	None.	None.	None.	None.	None.	None.	None.	None.	None.
Totals	None.	None.	None.	None.	None.	None.	None.	None.	None.

*Including Funeral Benefits.

Ætna Insurance	989	.....	246,721	.....	596,856	73	23	50	None.
American Central	185	.....	230,900	.....	228,108	26	20	None.	None.
Canada Weather	—439	.....	.....	None.	None.	17	715	None.	None.
Continental	120	.....	42,500	.....	42,500	None.	None.	None.	None.
Fidelity-Phenix	508	.....	109,640	.....	673,560	None.	None.	None.	None.
Great American	1,271	.....	491,971	.....	584,563	1	1	None.	None.
Hartford Fire	7,135	.....	1,536,945	.....	3,357,495	32,559	592	31,970	None.
Home Insurance	14,963	2,033	3,410,871	4,507	11,590,098	11,063	11,718	226	None.
Insurance Co. of State of Pa	574	.....	253,650	.....	181,475	1	1	None.	None.
National Fire of Hartford	394	.....	212,066	.....	522,236	19,950	19,950	None.	None.
National Union of Pittsburgh	363	.....	60,925	.....	645,675	357	357	None.	None.
Northwestern National	477	.....	116,860	.....	274,810	54	54	None.	None.
St. Paul Fire and Marine	5,678	.....	1,120,493	.....	3,826,431	1,047	1,328	None.	None.
Scottish Union and National	775	22	91,071	57	302,261	13,980	13,980	None.	None.
Springfield Fire and Marine	2,145	.....	1,066,100	.....	2,223,181	14,310	320	13,990	None.
Totals	35,137	.....	.....	.....	25,049,249	93,438	49,065	46,236	None.

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

THE CANADA WEATHER INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Hail	1,781			None.	None.	−80	291	None.	None.	Total business December 31 1917.
Tornado	−440			None.	None.	17	715	None.	None.	
Totals	1,341			None.	None.	−63	1,006	None.	None.	

THE CANADIAN SURETY COMPANY.

Burglary	200	46	122,450	44	73,700	29	29	None.	None.	Total business December 31, 1917.
Guarantee	114,059	8,430	29,754,297	7,680	16,719,338	19,222	5,813	13,025	6,500	
Plate Glass	933	54		53		80	80	None.	None.	
Totals	115,192	8,530		7,777		19,331	5,922	13,025	6,500	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	27,066	3,816	9,062,500	3,029	5,041,776	14,785	10,776	6,255	None.	Total business December 31, 1917.
Automobile	17,774	673		415		5,653	7,052	511	None.	
Burglary	37,424	3,282	5,146,525	2,702	4,205,724	21,829	21,605	2,669	None.	
Employers' Liability	15,836	234		139		3,077	6,152	1,444	None.	
Guarantee	6,359	447	2,436,996	301	1,574,375	3,540	4,720	1,205	None.	
Sickness	17,671	2,369		1,774		8,855	8,025	2,174	None.	
Totals	122 130	10,821		8,360		57,739	58,330	14,258	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	54,972	4,906	13,963,650	3,248	9,189,900	27,495	29,079	3,902	None.	Total business December 31, 1917.
Accident and Sickness Combined	56,238	5,921	3,290,635	495	220,750	26,779	27,337	3,728	None.	
Automobile	86,531	5,771	32,335,060	4,387	25,307,500	32,873	30,307	10,013	None.	
Employers' Liability	105,791	1,213	10,909,000	1,017	9,052,800	64,849	63,862	33,826	13,600	
Sickness	31,909	3,136		1,801		16,724	15,881	2,127	None.	
Steam Boiler	35,979	446	5,505,155	1,077	9,282,157	1,223	1,823	None.	None	
Totals	371,420	21,423		12,025		169,943	168,289	53,596	13,600	

GUARDIAN INSURANCE COMPANY OF CANADA.

Accident	14,424		3,666,416	923	2,618,783	6,453	7,560	2,066	None.	Total business December 31, 1917.
Automobile	41,974			773		16,918	13,746	6,148	None.	
Burglary	8,972		2,656,617	1,831	2,403,314	3,423	2,692	731	None.	
Employers' Liability	68,936			282		36,201	36,163	10,742	1,625	
Guarantee	8,660		3,724,439	361	2,482,284	5,823	6,130	123	4,000	
Plate Glass	11,058			586		5,912	3,726	2,470	None.	
Sickness	7,879			613		2,462	2,971	187	None.	
Totals	161,903			5,369		77,192	72,988	22,467	5,625	

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	126,546	11,165	21,239,765	8,539	17,129,825	61,823	48,699	27,514	6,000	Total business December 31, 1917.
Automobile (including Fire Risk)	10,882	664	598,043	664	532,472	6,424	5,741	683	None.	
Automobile (excluding Fire Risk)	26,376	453	3,997,500	427	3,867,500	10,670	9,653	2,332	None.	
Elevator Liability	1,816	17	160,000	33	222,000	None.	None.	None.	None.	
Guarantee	40,392	1,116	12,053,033	1,113	11,167,215	12,251	11,926	5,900	None.	
Plate Glass	4,783	310		347		2,563	2,370	294	None.	
Sickness	73,456	9,188		6,973		35,862	32,930	9,388	None.	
Totals	284,251	22,913		18,096		129,593	111,319	46,111	6,000	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident	71,044	6,730	16,608,550	5,750	14,441,000	21,103	25,676	7,652	1,500	Total business December 31, 1917.
Automobile	31,973	1,157		842		−50,181	10,079	5,815	None.	
Employers' Liability	32,763	450		387		64,089	72,045	39,084	40,000	
Guarantee	15,374	1,367	5,899,692	1,184	5,113,178	5,612	2,808	8,415	7,000	
Plate Glass	15,113	1,462		1,396		9,859	6,160	4,700	None.	
Sickness	47,924	5,390		4,636		26,799	30,098	5,451	None.	
Totals	214,191	16,556		14,195		77,281	146,866	71,117	48,500	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	1,399	141	398,600	137	118,825	None.	None.	None.	None.	Total business December 31, 1917.
Accident and Sickness Combined	41,406	3,025	1,121,475	2,664	1,082,370	24,504	20,742	6,000	None.	
Automobile	12,531	296	2,960,000	165	1,650,000	3,415	3,917	520	350	
Employers' Liability	75,406	659	6,600,000	590	5,940,000	32,239	32,541	4,000	2,150	
Plate Glass	20,059	1,701	.....	1,797	.....	8,936	8,659	1,253	87	
Sickness	1,072	88	.....	88	.....	24	24	None.	None.	
Totals	151,873	5,910	.....	5,441	.....	69,118	65,883	11,773	2,587	

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	27,896	2,123	6,673,044	1,913	4,781,537	13,642	9,000	5,392	None.	Total business December 31, 1917.
Automobile	22,263	466	3,915,000	341	3,410,000	11,650	6,934	7,032	None.	
Employers' Liability	183,354	418	4,219,667	494	4,859,667	111,327	83,660	74,357	2,000	
Plate Glass	21,950	729	.....	1,675	.....	10,714	9,948	2,825	None.	
Sickness	12,873	981	.....	977	.....	5,095	5,023	1,343	None.	
Totals	268,336	4,717	.....	5,400	.....	152,428	114,565	90,949	2,000	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED

Inland Transportation	424	260	252,503	7	6,270	44	44	None.	None.	In Canada, December 31, 1917.
Sprinkler Leakage	12	4	17,000	7	47,500	100	100	None.	None.	
Totals	436	264	269,503	14	53,770	144	144	None.	None.	

CONTINENTAL CASUALTY COMPANY.

Accident	3,485					523	119	404	None.	In Canada, December 31, 1917.
Automobile	1,903					2,353	503	1,850	None.	
Sickness	1,636					250	115	135	None.	
Totals	7,024					3,126	737	2,389	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	76,383	4,820	33,818,683	3,770	27,108,150	27,970	24,407	8,063	None.	In Canada, December 31, 1917.
Automobile	18,825	493	4,796,000	324	3,095,000	3,906	2,176	2,705	None.	
Burglary	21,127	1,559	3,009,070	2,511	2,326,870	9,831	6,462	4,257	None.	
Employers' Liability	7,046	190	2,067,000	310	1,873,500	1,836	1,009	1,600	None.	
Plate Glass	11,096	681	778,997	1,485	591,169	5,112	5,551	311	None.	
Sickness	72,730	3,774		2,955		38,041	37,986	9,056	None.	
Steam Boiler	25,954	222	5,114,260	532	11,687,362	20,954	254	20,700	None.	
Totals	233,461	11,739		11,887		107,650	77,845	46,692	None.	

MARYLAND CASUALTY COMPANY.

Accident	59,499	4,539	18,210,625	3,525	15,171,737	31,172	30,547	13,200	None.	In Canada, December 31, 1917.
Automobile	18,344	467	2,230,600	355	1,772,100	1,507	1,172	500	None.	
Burglary	30,158	804	11,362,300	800	10,981,600	2,482	1,932	650	None.	
Employers' Liability	88,259	526	3,360,816	465	3,166,930	62,782	50,496	24,000	None.	
Guarantee	22,659	413	3,231,203	265	1,785,117	10,479	11,262	10,200	None.	
Plate Glass	6,989	423		484		4,107	3,571	1,000	None.	
Sickness	57,927					39,308	29,192	14,300	None.	
Sprinkler Leakage	29,329	448	4,594,920	579	6,457,072	21,847	11,542	12,500	None.	
Steam Boiler and Fly Wheel	22,392	196	2,476,000	315	5,247,833	764	464	300	None.	
Totals	335,556					174,448	140,178	76,650	None.	

RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident	57,477	4,544	11,047,650	3,598	8,273,150	23,203	20,426	7,435	3,100	In Canada, December 31, 1917.
Automobile	29,121	733	7,330,000	636	6,360,000	7,181	10,906	2,585	None.	
Burglary	145	22	26,000	22	26,000	None.	None.	None.	None.	
Employers' Liability	98,944	859		853		39,234	35,345	18,995	None.	
Guarantee	18,268	480	4,934,234	464	5,013,384	−7,378	−478	100	13,000	
Plate Glass	17,664	672		1,146		11,537	10,289	1,985	125	
Sickness	24,877					10,777	11,147	3,185	None.	
Totals	246,496					84,554	87,725	34,285	16,225	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Nature of Business.	Net Cash received for Premiums	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not resisted.	Resisted.	
	$		$		$	$	$	$		$ $
Accident	14,590	1,532	5,534,820	864	3,248,160	16,349	4,864	11,665	None.	
Automobile	60,265	1,288	16,470,400	889	12,957,900	12,998	11,132	32,560	None.	
Burglary	16,165	477		374		1,947	1,805	142	None.	In Canada,
Plate Glass	7,656	208		327		1,565	1,564	97	None.	December 31,
Sickness	60,956	4,459		2,927		31,407	24,850	9,419	None.	1917.
Steam Boiler and Fly Wheel	43,787	349	6,273,100	917	12,836,000	916	730	270	None.	
Totals	203,419	8,313		6,298		65,182	44,945	54,153	None.	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident	168,352	10,097	48,908,636	7,707	44,683,861	49,460	46,134	10,024	None.	In Canada,
Employers' Liability	129,700	676	6,268,596	538	5,380,000	71,022	65,264	67,997	None.	December 31,
Totals	298,052	10,773	55,177,136	8,245	50,063,861	120,482	111,398	78,021	None.	1917.

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident	13,261		4,521,900		3,858,205	3,584	3,159	675	None.	
Automobile	21,074		946,318		851,687	6,185	3,485	3,000	500	
Burglary	36,393		14,591,271		11,280,166	2,774	10,274	800	None.	In Canada,
Employers' Liability	60,049		949,963		837,541	33,394	26,994	12,800	2,300	December, 31
Guarantee	192,866		44,129,134		37,280,922	60,103	33,915	42,600	52,400	1917.
Plate Glass	6,654					4,221	2,651	1,700	None.	
Sickness	6,617					3,459	2,384	1,325	None.	
Totals	336,914					113,720	82,862	62,900	55,200	

Miscellaneous Insurance in Canada, 1917.

In Volume I of the report last year there was included a tabulation showing the total amount of premiums received and claims paid by companies and societies transacting casualty insurance in Canada, including provincial as well as Dominion licensees, for the year 1916.

This year circulars were sent to all provincial licensees asking for the same information in respect of the business for the year 1917, the figures required to be net after deducting reinsurance in companies licensed in Canada.

The inquiry extended to every company, Canadian or foreign, and to every fraternal or mutual benefit society, Canadian or foreign, operating in Canada under provincial jurisdiction and returns have, with a few unimportant exceptions, been received from all. The number of provincially incorporated companies making returns in respect of casualty insurance was 21, of which 5 also transacted fire or life insurance and 5 appear to have transacted business outside of the provinces by which they were incorporated. Returns were also received from 5 British or foreign companies of which one also transacted fire insurance. The number of fraternal or mutual benefit societies making the return was 109, including two United States societies, and of these 41 carried on life insurance as well as sickness and accident insurance and 7 operated outside of the provinces in which their Head Offices were situated.

The net premiums received and net losses paid for miscellaneous classes of casualty insurance are as follows:—

Business transacted by	Net premiums received.	Net losses paid.
	$	$
1. Dominion licensees	12,874,921	5,672,014
2. Provincial licensees—		
(a) Provincial companies within provinces by which they are incorporated.	1,900,586	939,177
(b) Provincial companies within provinces other than those by which they are incorporated	544,362	333,123
(c) British and Foreign Companies	390,017	218,425
Total Provincial licensees	2,834,965	1,490,725
Grand Totals	15,709,886	7,162,739

MISCELLANEOUS INSURANCE IN CANADA, 1917.

NET PREMIUMS RECEIVED.

Class of business.	Dominion Licensees.	Provincial Licensees. (a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial Licensees.	Grand Totals.
	$	$	$	$	$	$
1 Accident	1,644,664	7,625	452	.....	8,077	1,652,741
2 Accident and Sickness combined	859,955	112,605	1,467	13,139	127,211	987,166
" (Fraternals)	.....	65,283	7,117	14,256	86,656	86,656
3 Automobile (including Fire risk)	593,008	18,924	38	.....	18,962	611,970
4 Automobile (excluding Fire risk)	831,827	27,047	272	1,847	29,166	860,993
5 Burglary	159,858	6,462	.....	.....	6,462	166,320
6 Employers' Liability	2,437,392	81,267	379	.....	81,646	2,519,038
7 Explosion	134,787	.....	.....	.....	.....	134,787
8 Guarantee	824,638	24,183	1,177	937	26,297	850,935
9 Hail	3,035,895	635,741	318,930	303,054	1,257,725	4,293,620
10 Inland Transportation	222,402	.....	.....	7,053	7,053	229,455
11 Live Stock	85,319	11,796	9,094	.....	20,890	106,209
12 Plate Glass	353,801	58,047	1,117	.....	59,164	412,965
13 Sickness	1,374,351	4,790	.....	49,038	53,828	1,428,179
" (Fraternals)	.....	1,998	.....	.....	1,998	1,998
14 Sickness and Funeral combined (Fraternals)	.....	808,062	204,319	693	1,013,074	1,013,074
15 Sprinkler Leakage	62,282	.....	.....	.....	.....	62,282
16 Steam Boiler	219,605	.....	.....	.....	.....	219,605
17 Title	None.	.....	.....	.....	.....	None.
18 Tornado	35,137	36,756	.....	.....	36,756	71,893
Totals	12,874,921	1,900,586	544,362	390,017	2,834,965	15,709,886

NET LOSSES PAID.

Class of business.	Dominion Licensees.	Provincial Licensees. (a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial licensees.	Grand Totals.
	$	$	$	$	$	$
1 Accident	647,303	12,581	.....	.....	12,581	659,884
2 Accident and Sickness combined	374,647	45,130	385	6,171	51,686	426,333
" (Fraternals)	.....	62,442	3,509	11,215	77,166	77,166
3 Automobile (Including (Fire risk)	227,286	10,684	1,375	.....	12,059	239,345
4 Automobile (excluding (Fire risk)	247,500	7,293	.....	44	7,337	254,837
5 Burglary	50,636	2,188	.....	.....	2,188	52,824
6 Employers' Liability	1,309,954	43,078	162	.....	43,240	1,353,194
7 Explosion	110	.....	.....	.....	.....	110
8 Guarantee	223,668	3,775	484	201	4,460	228,128
9 Hail	1,360,915	274,830	70,994	152,027	497,851	1,858,766
10 Inland Transportation	60,943	.....	.....	8,255	8,255	69,198
11 Live Stock	44,049	4,450	300	.....	4,750	48,799
12 Plate Glass	153,105	27,110	981	.....	28,091	181,196
13 Sickness	857,478	1,672	.....	40,283	41,955	899,433
" (Fraternals)	.....	789	.....	.....	789	789
14 Sickness and Funeral combined (Fraternals)	.....	431,404	254,933	229	686,566	686,566
15 Sprinkler Leakage	33,456	.....	.....	.....	.....	33,456
16 Steam Boiler	31,899	.....	.....	.....	.....	31,899
17 Title	None.	.....	.....	.....	.....	None.
18 Tornado	49,065	11,751	.....	.....	11,751	60,816
Totals	5,672,014	939,177	333,123	218,425	1,490,725	7,162,739

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, 1917, as at June 20, 1918.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	80,000	77,245	Fire and Hail.
The Ætna Casualty and Surety Company	T. H. Christmas, Chief Agent, Montreal	200,000	200,000	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Sprinkler Leakage.
Ætna Insurance Company	A. M. M. Kirkpatrick, Chief Agent, Toronto	551,333	492,539	Fire, Automobile, Tornado and Sprinkler Leakage.
Ætna Life Insurance Company	T. H. Christmas, Chief Agent, Montreal	5,855,015	5,121,159	Life.
Agricultural Insurance Company	R. G. Heddle, Chief Agent, Vancouver	25,000	23,798	Fire, restricted to Province of British Columbia.
The Alberta-Saskatchewan Life Insurance Company	Arthur Davies, President, Edmonton	55,967	46,816	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	537,767	398,775	Fire, Accident, Automobile, Sickness and Guarantee.
The Alliance Insurance Company of Philadelphia	Robert Hampson & Son, Limited, Chief Agents, Montreal.	55,000	52,375	Fire.
Alliance Nationale	Chas. Duquette, Chief Agent, Montreal	100,000	100,000	Life, Disability and Sickness to the extent authorized by the Association's charter.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	26,000	Inland Transportation.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	168,247	141,812	Fire, Tornado and Hail.
The American Insurance Company	A. L. Denison, Chief Agent, Winnipeg	73,000	58,948	Fire.
American Lloyds, Underwriters at	J. E. Clement, Chief Agent, Montreal	76,900	70,219	Fire and Sprinkler Leakage.
American Surety Company of New York	William H. Hall, Chief Agent, Toronto	67,000	54,940	Guarantee.
Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	541,533	453,613	Fire.
The Automobile Insurance Company of Hartford, Connecticut.	T. H. Christmas, Chief Agent, Montreal	150,000	150,000	Fire, Lightning and Hail.
Beaver Fire Insurance Company	André Gouzée, Managing Director, Winnipeg	65,353	53,730	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Vice-President, Toronto	113,500	98,487	Steam Boiler.
Boston Insurance Company	A. Z. DeLong, Chief Agent, Vancouver	50,000	50,000	Fire, restricted to Province of British Columbia.
British America Assurance Company	W. B. Meikle, General Manager, Toronto	116,240	105,618	Fire, Hail and Inland Transportation
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal.	65,000	55,870	Fire.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The British Crown Assurance Corporation, Limited	J. H. Riddel, Chief Agent, Toronto	246,632	234,683	Fire and Automobile excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company, Limited	Robert J. Dale, Chief Agent, Montreal	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	65,967	59,194	Fire.
British Traders' Insurance Company, Limited	C. R. Drayton, Chief Agent, Toronto	82,733	78,597	Fire and Automobile.
Caledonian Insurance Company	John G. Borthwick, Chief Agent, Montreal	485,079	427,566	Fire.
The California Insurance Company	A. W. Ross, Chief Agent, Vancouver	67,000	56,183	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Manager, Montreal	181,733	158,020	Fire, Accident, Automobile, Sickness Plate Glass, Burglary and Guarantee.
The Canada Life Assurance Company	H. C. Cox, President, Toronto	63,000	52,231	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,691	Fire.
The Canadian Fire Insurance Company	R. T. Riley, Vice-President, Winnipeg	70,000	62,510	Fire.
Canadian Lumbermen's Insurance Exchange	E. D. Hardy, Chief Agent, Ottawa	20,000	19,800	Fire Insurance among its members restricted to risks on property situated in the provinces of Ontario and Quebec.
The Canadian Surety Company	Wm. H. Hall, General Manager, Toronto	122,756	108,452	Automobile, Burglary, Guarantee and Plate Glass.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	61,194	51,016	Life.
The Casualty Company of Canada	A. L. Eastmure, President, Toronto	12,024	11,060	Plate Glass.
The Century Insurance Company, Limited	T. W. Greer, Chief Agent, Vancouver	99,093	91,591	Fire.
Chartered Trust and Executor Company	John J. Gibson, Managing Director, Toronto	77,000	65,569	Title Insurance as defined in Company's Act of Incorporation.
Citizens' Insurance Company of Missouri	D. E. Brown, Chief Agent, Vancouver	25,000	25,000	Fire, restricted to the Province of British Columbia.
Columbia Insurance Company	R. MacD. Paterson, Chief Agent, Montreal	77,487	72,373	Fire, Inland Transportation and Automobile excluding insurance against loss by reason of bodily injury to the person.

Commercial Union Assurance Co., Limited, London, Eng.	James McGregor, Chief Agent, Montreal	1,323,333	1,107,905	Fire and Life.
The Commercial Union Fire Insurance Company of New York.	A. W. Ross, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to the province of British Columbia.
Confederation Life Association	J. K. Macdonald, President, Toronto	85,367	70,895	Life.
The Connecticut Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	246,000	225,727	Fire and Hail.
Continental Casualty Company	A. S. Matthew, Chief Agent, Vancouver	25,000	25,000	Accident, Automobile and Sickness restricted to the province of British Columbia.
The Continental Insurance Company	W. E. D. Baldwin, Chief Agent, Montreal	389,300	328,935	Fire and Tornado.
Continental Life Insurance Company	Geo. B. Woods, President, Toronto	63,000	51,946	Life.
The Crown Life Insurance Company	H. R. Stephenson, Asst. Manager, Toronto	72,866	63,487	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	103,037	89,535	Fire throughout Canada and Hail restricted to provinces of Alberta and Saskatchewan.
The Dominion Gresham Guarantee and Casualty Company	F. J. J. Stark, General Manager, Montreal	135,500	115,144	Burglary, Accident, Sickness, Guarantee and Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont.	60,220	51,309	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.	Charles A. Withers, Manager, Toronto	216,153	183,107	Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Eagle, Star and British Dominions Insurance Company Limited.	R. J. Dale, Chief Agent, Montreal	122,883	115,398	Fire and Sprinkler Leakage.
The Employers' Liability Assurance Corporation, Limited.	C. W. I. Woodland, Chief Agent, Montreal	1,487,404	1,177,732	Fire, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile.
Equitable Fire and Marine Insurance Company	J. W. Tatley, Chief Agent, Montreal	124,073	105,964	Fire.
*The Equitable Life Assurance Society of the United States.	Seargent P. Stearns, Chief Agent, Montreal	5,925,593	5,249,454	Life.
The Excelsior Life Insurance Company	C. Q. Parker, Secretary-Treasurer, Toronto	60,000	53,130	Life.
The Excess Insurance Company, Limited	Anderson and Sheppard, Chief Agents, Moosejaw.	157,333	148,267	Hail.
The Fidelity and Casualty Company of New York	Paul H. Boring, Chief Agent, Montreal	269,953	225,519	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phenix Fire Insurance Company of New York	W. E. D. Baldwin, Chief Agent, Montreal	431,600	356,872	Fire and Tornado.
Fire Association of Philadelphia	Leeming Bros., Ltd., Chief Agents, Victoria	51,000	50,500	Fire.
Fireman's Fund Insurance Company	G. Temple McMurrich, Chief Agent, Toronto	191,000	181,024	Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident burglary or theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.	127,647	109,285	Fire.
The General Accident Assurance Company of Canada	T. H. Hall, Secretary, Toronto	136,899	117,274	Accident, Guarantee, Sickness and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited.	T. H. Hall, Chief Agent, Toronto	424,857	388,695	Fire and Automobile excluding insurance against loss by reason of bodily injury to the person.
The General Animals Insurance Company of Canada	R. A. Leduc, Manager, Montreal	26,000	22,800	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	T. F. Dobbin, Chief Agent, Montreal	130,597	77,052	Fire.
Glens Falls Insurance Company	Wm. H. George, Chief Agent, Toronto	185,000	170,368	Fire, Automobile, Hail and Tornado.
The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	443,680	430,946	Fire, and Explosion (as limited by
The Globe Indemnity Company of Canada	John Emo, General Manager, Montreal	196,833	172,546	Fire, Accident, Sickness, Burglary, Guarantee and Automobile. (Company's Charter.)

*This Company has also $828,000 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
Great American Insurance Company	Wm. Robins, Chief Agent, Toronto	598,007	520,709	Fire, Hail, Tornado, Sprinkler Leakage and Automobile excluding insurance against loss by reason of bodily injury to the person.
The Great West Life Assurance Company	C. C. Ferguson, Manager, Winnipeg	62,400	51,420	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	225,000	206,700	Life.
The Guarantee Company of North America	Henry E. Rawlings, Managing Director, Montreal.	65,500	56,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng	H. M. Lambert, Chief Agent, Montreal	1,186,023	1,070,799	Fire.
The Guardian Insurance Company of Canada	H. M. Lambert, Managing Director, Montreal.	237,087	190,930	Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass.
The Guardian Life Insurance Company of America	C. R. G. Johnson, Chief Agent, Montreal	112,333	96,247	Life.
Hartford Fire Insurance Company	Peter A. McCallum, Chief Agent, Toronto	1,126,407	966,233	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	37,620	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	1,283,733	1,119,564	Fire, Automobile, Explosion, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company	Wm. Mackay, President, Montreal	65,976	55,120	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Willans, Managing Director, Toronto	161,000	146,629	Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada	Jas. F. Weston, General Manager, Toronto	245,294	225,161	Life.
Imperial Underwriters Corporation of Canada	Lyman Root, President, Toronto	99,727	76,528	Fire.

The Independent Order of Foresters	W. H. Hunter, President, Toronto	104,009	102,960	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.	580,080	511,692	Fire, Explosion, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	Reed, Shaw and McNaught, Chief Agents, Toronto	146,780	125,977	Fire and Tornado.
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Co.
The Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Chief Agent, Montreal	454,381	382,028	Fire, Accident,, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company, Limited.	J. Gardner Thompson, Chief Agent, Montreal	1,541,017	1,264,070	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal.	56,000	46,550	Fire.
Lloyds Plate Glass Insurance Company of New York	Reed, Shaw and McNaught, Chief Agents, Toronto.	98,900	83,373	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	331,250	285,833	Fire and Life.
The London Guarantee and Accident Co., Ltd.	Geo. Weir, Chief Agent, Toronto	947,646	781,181	Fire, Guarantee, Burglary, Accident and Sickness.
London and Lancashire Fire Ins. Co., Ltd.	Alfred Wright, Chief Agent, Toronto	851,252	713,680	Fire and Automobile.
The London and Lancashire Guarantee and Accident Co. of Canada.	Alexander MacLean, Manager, Toronto	141,353	95,591	Guarantee, Accident, Sickness, Automobile and Plate Gluss.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.	211,000	189,436	Life.
The London Mutual Fire Insurance Co. of Canada	A. H. C. Carson, President, Toronto	61,500	52,402	Fire.
The London Life Insurance Company	J. G. Richter, Manager, London, Ont.	62,718	51,707	Life.
Loyal Protective Insurance Company	William Atkins, Chief Agent, Toronto	46,900	41,568	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermen's Underwriting Alliance	T. E. Clendinnen, Chief Agent, Ottawa	50,000	50,000	Fire.
The Manufacturers Life Insurance Comapny	J. B. McKechnie, General Manager, Toronto	211,424	179,31[illegible]	Life.
Manufacturing Lumbermen's Underwriters	W. E. Bigwood, Chief Agent, Toronto	50,000	50,000	Fire.
The Marine Insurance Company, Limited	Reed, Shaw & McNaught, Chief Agents, Toronto.	117,277	108,81[illegible]	Fire, Automobile and Inland Transportation.
Maryland Assurance Corporation.	F. J. Lightbourn, Chief Agent, Toronto	75,000	66,250	Accident and Sickness.
Maryland Casualty Co., Baltimore, Md	F. J. Lightbourn, Chief Agent, Toronto	314,240	271,77[illegible]	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage.
Mechanics and Traders Insurance Company	J. W. Allan, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to the Province of British Columbia.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	241,394	181,856	Fire.
Merchants Casualty Company	Leo. M. Fingard, Vice-President, Winnipeg	138,222	131,000	Accident (not including Employers' Liability) and Sickness.

*This Company has $3,715,000 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Merchants and Employers' Guarantee and Accident Co.	J. G. Dubeau, Managing Director, Montreal	46,000	40,328	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
Merchants Fire Assurance Corporation of New York	C. G. Hobson, Chief Agent, Vancouver	21,000	20,160	Fire, restricted to the Province of British Columbia.
**Metropolitan Life Insurance Company	O. B. Shortly, Chief Agent, Ottawa	24,618,112	22,496,262	Life.
Millers National Insurance Company	G. H. Williams, Chief Agent, Winnipeg	50,000	50,000	Fire.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg.	64,270	52,090	Life.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	69,000	58,178	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo Ont.	124,000	104,225	Life.
The Mutual Life and Citizens' Assurance Company, Ltd.	J. P. Moore, Chief Agent, Montreal	243,333	187,367	Life.
†The Mutual Life Insurance Co. of New York	E. A. Uhl, Chief Agent, Montreal	3,492,897	3,024,894	Life.
National-Ben Franklin Fire Insurance Co.of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto	210,553	186,894	Fire, and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurance Co. of Hartford	C. C. Hall, Chief Agent, Toronto	633,105	558,469	Fire, Explosion, Inland Transportation, Sprinkler Leakage and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Managing Director, Toronto	55,000	47,650	Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto	18,980	15,145	Plate Glass.
National Surety Company	Reed, Shaw and McNaught, Chief Agents, Toronto.	84,000	68,001	Guarantee.
National Union Fire Insurance Co. of Pittsburgh, Pa.	J. G. Davis, Chief Agent, Toronto	209,553	182,505	Fire and Tornado.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal	217,063	162,492	Fire.
The Newark Fire Insurance Company	F. W. Walker, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to Province of British Columbia.
New Hampshire Fire Insurance Company	H. H. Motley, Chief Agent, Calgary	55,000	53,000	Fire and Lightning.
New Jersey Insurance Company	H. A. Robertson, Chief Agent, Vancoover	25,000	25,000	Fire restricted to Province of British Columbia.
††New York Life Insurance Co	Percy V. Raven, Chief Agent, Montreal	10 260,617	9,072,694	Life.
The New York Plate Glass Insurance Co	Geo. W. Pacaud, Chief Agent, Montreal	35,467	28,345	Plate Glass.

Niagara Fire Insurance Company	W. E. Findlay, Chief Agent, Montreal	190,000	183,885	Fire, Tornado, Sickness and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company	C. F. Dale, Managing Director, Montreal	198,073	188,162	Accident, Automobile, Burglary, Plate Glass and Insurance of Automobiles against fire.
North American Life Assurance Co.	L. Goldman, President, Toronto	61,200	50,392	Life.
North British and Mercantile Insurance Co.	Randal J. Davidson, Chief Agent, Montreal	1,539,160	1,391,021	Fire and Life.
The North Empire Fire Insurance Company	J. A. Thompson, President, Winnipeg	63,700	51,425	Fire.
The Northern Assurance Co., Ltd.	G. E. Moberly, Chief Agent, Montreal	976,010	815,349	Fire.
The Northern Life Assurance Company of Canada	T. H. Purdom, President, London, Ont.	71,327	57,571	Life.
Northwestern Mutual Fire Association	N. B. Whitely, Chief Agent, Vancouver	22,0 0	20,664	Fire restricted to Province of British Columbia
Northwestern National Insurance Company of Milwaukee Wisconsin.	W. D. Thomson, Chief Agent, Regina	263,253	211,039	Fire and Tornado.
The North West Fire Insurance Company	Thos. Bruce, Deputy Manager, Winnipeg	56,815	49,903	Fire.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto	1,066,477	894,521	Fire Accident, Siekness, Plate Glass and Automobile.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	59,636	Life.
The Occidental Fire Insurance Company	C. A. Richardson, Secretary, Winnipeg, Man.	105,000	92,620	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Toronto	703,365	586,931	Fire Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robert Hampson & Son, Limited, Chief Agents, Montreal.	132,860	95,659	Insuring postal and express packnges in transit in Canada.
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, Managing Director, Vancouver.	60,100	47,949	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	318,267	293,077	Fire.
Phenix, Compagnie Francaise du	T. F. Dobbin, Chief Agent, Montreal	99,073	58,453	Fire.
‡Phœnix Assurance Co., Limited	R. MacD. Paterson, and J. B. Paterson, Joint Chief Agents, Montreal.	1,718,580	1,363,897	Fire and Life.
The Phœnix Insurance Co., Hartford, Con	J. W. Tatley, Chief Agent, Montreal	453,993	384,982	Fire and Automobile (excluding Insurance against loss by reason of injury to the person).
The Preferred Accident Insurance Company of New York	J. W. Mackenzie, Chief Agent, Toronto	75,000	71,531	Accident, Sickness and Automobile.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,649	Accident and Sickness restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company	Harold Hampson, Chief Agent, Montreal	261,000	229,610	Fire and Automobile.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	464,814	380,382	Life.
Provincial Insurance Company, Limited	Willis Faber & Co., of Canada, Limited, Chief Agents, Montreal.	111,413	90,246	Fire.
The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	7,095,193	6,568,191	Life.
Quebec Fire Assurance Co.	Colin E. Sword, Chief Agent, Quebec	228,887	188,942	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	756,523	659,911	Fire, Inland Transportation and Automobile.
Queensland Insurance Company, Limited	F. G. Donaldson, Chief Agent, Montreal	54,858	50,000	Fire.
Railway Passengers Assurance Company.	Frank H. Russell, Chief Agent, Toronto	262,089	193,707	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.

**This Company has also $7,183,494 vested in Canadian Trustees under the Insurance Act. †This Company has also $5,100,000 vested in Canadian Trustees under the Insurance Act. ††This Company has also $4,294,933 vested in Canadian Trustees under the Insurance Act. ‡This Company has also $1,720,628 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	86,627	Life.
The Ridgely Protective Association	James E. Scott, Chief Agent, Toronto	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	710,053	580,301	Fire, Accident, Automobile and Sickness.
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	109,594	95,532	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	3,409,441	2,819,166	Fire and Life.
Saint Paul Fire and Marine Insurance Co	C. F. Codere, Chief Agent, Winnipeg, Man.	451,000	398,336	Fire, Hail, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company	T. F. Conrod, Managing Dir., Regina, Sask.	58,000	51,158	Life.
La Sauvegarde Life Insurance Company	G. N. Ducharme, President, Montreal	58,000	47,386	Life.
The Scottish Union and National Insurance Co	J. H. Esinhart, Chief Agent, Montreal	494,977	420,136	Fire, Automobile, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada	Jesse O. McCarthy, President, Toronto	64,661	51,336	Life.
Security Mutual Casualty Company	F. A. Shaw, Chief Agent, Winnipeg	20,000	19,800	Employers' Liability and Workmen's Compensation restricted to issue of policies to Swift Canadian Company, Limited, and allied interests in the Dominion of Canada.
The Sovereign Life Assurance Co. of Canada	H. J. Meiklejohn, Managing Director, Winnipeg.	60,000	60,000	Life.
Springfield Fire and Marine Insurance Co	Joseph Murphy, Chief Agent, Toronto	507,000	437,012	Fire, Tornado and Sprinkler Leakage.
‡The Standard Life Assurance Co	D. M. McGoun, Chief Agent, Montreal	5,750,729	4,892,632	Life.
The Star Assurance Society	Alf. W. Briggs, Chief Agent, Toronto	194,180	145,713	Life.
‡‡The State Life Insurance Co., Indianapolis, Ind	W. H. Hunter, Chief Agent, Toronto	307,000	278,460	Life.
The Stuyvesant Insurance Company	Godfrey C. White, Chief Agent, Montreal	104,000	89,699	Fire.
The Subsidiary High Court of the Ancient Order of Foresters	Archie Martin, High Court Secretary, Toronto	58,683	52,417	Life and Sickness.
Sun Insurance Office, London, Eng	Lyman Root, Chief Agent, Toronto	743,530	630,405	Fire.
The Sun Life Assurance Co. of Canada	T. B. Macaulay, President, Montreal	64,000	57,637	Life.
The Travelers Indemnity Company, Hartford, Conn	Frank F. Parkins, Chief Agent, Montreal	186,500	159,483	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.

*The Travelers Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Montreal.	879,190	744,059	Life and Accident.
The Travellers Life Assurance Company of Canada	Hon. George P. Graham, President, Montreal	60,000	50,892	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.	Louis Maurice Ferrand, Chief Agent, Montreal.	281,204	195,552	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	664,567	562,115	Fire, Automobile and Inland Transportation.
Union Insurance Society of Canton, Limited	C. R. Drayton, Chief Agent, Toronto	97,333	92,467	Fire and Automobile.
The Union Marine Insurance Company, Limited	R. MacD. Paterson, Chief Agent, Montreal.	875,000	73,600	Fire, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Co.	Henri E. Morin, Chief Agent, Montreal	1,942,545	1,693,432	Life.
United Commercial Travelers of America, The Order of	F. J. C. Cox, Chief Agent, Winnipeg	30,000	26,915	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Co., Baltimore, Md.	A. E. Kirkpatrick, Chief Agent, Toronto	350,000	305,673	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., in the City of New York	Lewis A. Stewart, Chief Agent, Toronto	354,073	288,253	Life.
Vulcan Fire Insurance Company of Oakland, California	T. W. Greer, Chief Agent, Vancouver	50,000	50,000	Fire.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	260,393	250,453	Fire and Hail.
The Western Life Assurance Company	Adam Reid, Managing Director, Winnipeg	50,000	50,000	Life.
The Western Assurance Co.	W. B. Meikle, President, Toronto	99,220	92,228	Fire, Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	552,673	487,794	Fire, Live Stock, Accident, Sickness and Plate Glass.

‡This Company has also $2,455,120 vested in Canadian Trustees under the Insurance Act. ‡‡This Company has also $54,270 vested in Canadian Trustees under the Insurance Act. *This Company has also $3,810,000 vested in Canadian Trustees under the Insurance Act.

Note,—

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with the Home Insurance Company of New York Its deposit has been released with the exception of $5,000 par value which has been retained to provide for unsettled claims.

The Rimouski Fire Insurance Company is in liquidation and Theodore Meunier of Montreal has been appointed liquidator. The deposit of the company has been released but an accepted cheque for $12,900 has been retained until the provisions of the Winding-up Act have been fully complied with.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy, or replaced with other underwriters, and its deposit has been released with the exception of $10,000 which has been retained to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of $2,000 par value which has been retained to provide for unsettled claims. Its Employers' Liability business has been reinsured in the Canada Accident Assurance Company and its Accident and Sickness policies have been cancelled and the unearned portion of the premiums returned to the insured.

The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of $5,909.15 par value, has been released.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Co., Toronto. The deposit of the company, to the accepted value of $51,537, is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

The North American Accident Insurance Company, incorporated by an Act of the Parliament of Canada, has acquired the assets and property of the North American Accident Insurance Company, incorporated by the Province of Ontario, and has assumed its liabilities. The deposit of the latter company is still held by the Receiver General but notice, has been given by the company, as required by the Insurance Act, 1917, of its intention to apply for the release of its securities.

The Canada Hail Insurance Company has ceased to transact business, and has given notice of its intention to apply for the release of its securities on deposit with the Receiver General.

THE following Fraternal Benefit Societies are registered under Section 107 of the Insurance Act, 1917, and are permitted to transact the business of Life Insurance in Canada.

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World ($15,000 Municipal Securities accepted at $12,683, deposited from Sick and Funeral Fund)	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society	R. Ivens, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada ($10,000 Province of Nova Scotia debentures accepted at $10,000, deposited from Sick Benefit Fund)	John J. Behan, Grand Secretary, Kingston, Ont.

*Authorized also to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 97 of "The Insurance Act, 1917," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal.....	113,140	98,961	Life.
The Edinburgh Life Assurance Co.....	David Thorburn Symons, Chief Agent, Toronto.	68,667	58,157	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,930	138,357	Life.
National Life Insurance Company of the U.S. of America...	Alfred Powis, Chief Agent, Hamilton.....	60,000	52,250	Life.
Northwestern Mutual Life Insurance Company.....	R. H. Angus, Attorney, Montreal.....	100,000	100,000	Life.
Phœnix Mutual Life Insurance Company, Hartford	C. R. G. Johnson, Chief Agent, Montreal....	130,280	116,758	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	75,000	62,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal.....	75,000	66,500	Life.

STATEMENTS

OF

INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1917.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Agricultural Insurance Company of Watertown, N.Y.
Alliance Assurance Company (Limited).
The Alliance Insurance Company of Philadelphia.
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Atlas Assurance Company (Limited).
The Automobile Insurance Company of Hartford, Conn.
Beaver Fire Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Crown Assurance Corporation (Limited).
The British Northwestern Fire Insurance Company.
Caledonian Insurance Company.
The California Insurance Company.
The Canada Accident Assurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
Canadian Lumbermen's Insurance Exchange.
The Century Insurance Company (Limited).
Citizens' Insurance Company or Missouri.
Columbia Insurance Company.
Commercial Union Assurance Company (Limited).
The Commercial Union Fire Insurance Company of New York.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
The General Fire Assurance Company of Paris, France.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Great American Insurance Company.
Guardian Assurance Company (Limited).
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Imperial Underwriters Corporation of Canada.
Insurance Company of North America.

The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London Assurance.
The London Guarantee and Accident Company (Limited).
London and Lancashire Fire Insurance Company (Limited).
The London Mutual Fire Insurance Company of Canada.
The Marine Insurance Company (Limited).
The Mercantile Fire Insurance Company.
Merchants Fire Assurance Corporation of New York.
Millers National Insurance Company.
The Mount Royal Assurance Company.
National -Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The North West Fire Insurance Company.
The Northern Assurance Company (Limited).
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
The Phenix Fire Assurance Company of Paris, France.
Phœnix Assurance Company (Limited).
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Royal Insurance Company (Limited).
St. Paul Fire and Marine Insurance Company.
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
The Stuyvesant Insurance Company.
Sun Insurance Office, London, England.
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1917.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
Automobile Insurance Company of Hartford, Conn.
British America Assurance Company.
The British Crown Assurance Corporation (Limited).
The British Dominions General Insurance Company (Limited).
The Canada Accident Assurance Company.
Columbia Insurance Company.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
General Accident Fire and Life Assurance Corporation (Limited).
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Great American Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The London Guarantee and Accident Company (Limited).
The Marine Insurance Company (Limited).
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Ocean Accident and Guarantee Corporation (Limited).
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
St. Paul Fire and Marine Insurance Company.
The Scottish Union and National Insurance Company.

Springfield Fire and Marine Insurance Company.
Union Assurance Society (Limited).
Union Insurance Society of Canton, (Limited).
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V, chap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V, chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V, chap. 172), amending chapter 173 of the statutes of Nova Scotia, 1906. On April 1, 1916, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

(For list of Shareholders, see Appendix.)

ASSETS

Book value of real estate held by the company (Head Office Building)	$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens	18,000 00
Book value of bonds and debs. *(For details, see Schedule A)*	96,725 50
Book value of stocks *(For details, see Schedule B)*	392,174 77
Cash at head office	518 30
Cash in Royal Bank of Canada, Halifax (current account)	78,876 85
All other ledger assets (deposit receipts)	35,000 00
Total ledger assets	$ 638,189 42

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	21,260 73
Rents due	45 92
Agents' balances and premiums uncollected (fire)	46,473 65
Amount due for reinsurance losses (fire)	105 36
Maps and plans	2,500 00
Total assets	$ 708,575 08

The Acadia Fire—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted	$	65,289 01
Reserve of unearned premiums, fire, $129,615.03; carried out at 80 p.c.		103,692 02
Dividends declared, but not yet due		12,000 00
Hail insurance surplus fund		7,201 15
Unlicensed reinsurance, unsecured		12,328 32
Held in trust for reinsurers		31,067 16
Taxes, due and accrued		2,500 00
Reinsurance premiums		40,005 87
Total liabilities in Canada	$	274,083 53

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, fire, $1,423.96; carried out at 80 p.c.	$	1,139 17
Total liabilities in other countries	$	1,139 17
Total liabilities in all countries, except capital stock	$	275,222 70
Excess of assets over liabilities	$	433,352 38
Capital stock paid in cash		400,000 00
Surplus over liabilities and paid-up capital	$	33,352 38

INCOME.

Premiums.	Class of Business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Gross cash received	256,570 29	3,891 20	63,246 73
Less reinsurance	68,067 86	1,660 33	25,723 30
" return premiums	41,209 05		197 75
Total deduction	109,276 91		25,921 05
Net cash received	147,293 38	2,230 87	37,325 68

Net cash received for premiums for all classes of business in all countries	$	186,849 93
Cash received for interest on investments		30,572 17
Cash received for rents		232 81
Net profit on sale of securities		8,256 96
Total income	$	225,911 87

The Acadia Fire—*Continued.*

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	2,977 63	570 00	
Less reinsurances	773 82		
Net payment for said claims	2,203 81	570 00	
Paid for claims occurring during the year	101,992 94	84 61	14,005 91
Less reinsurances	49,511 41	9 84	44,394 91
Net payment for said claims	52,481 53	74 77	
Total net payment for claims	54,685 34	644 77	−30,389 00

Total net payments for claims for all classes of business in all countries	$	24,941 11
Dividends paid stockholders		24,000 00
Commission and brokerage		14,642 20
Taxes		7,239 84
Salaries, fees and travelling expenses: Salaries—Head office, $10,889.42; Branch agents, $4,421.66; fees—directors, $5,000; auditors, $362.50; travelling expenses, $1,872.59		22,546 17
Miscellaneous expenditure, viz.: Advertising, $182.88; fire departments, patrol and salvage corps assessments, etc., $21.35; furniture and fixtures, $40.10; inspections and surveys, $373.11; legal expenses, $113.65; maps and plans, $653.07; postage, telegrams, telephones and express, $1,271.08; printing and stationery, $2,563.02; rents, $1,127; underwriters' boards, associations, etc., $2,519.56; donations, $2,850		11,714 82
Total expenditure	$	105,084 14

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916	$	486,294 53
Amount of cash income as above		225,911 87
Total	$	712,206 40
Amount of expenditure as above		105,084 14
Balance, net ledger assets, December 31, 1917 ($638,189.42, less $31,067.16 held in trust for reinsurance companies)	$	607,122 26

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (fire and hail)	$	108,365 10
Amount of commission thereon (fire and hail)		29,320 89
Amount of losses recovered from said companies (fire and hail)		39,908 56
Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, $34,899.25; carried out at 80 per cent		27,919 40
Amount of losses due and recoverable from such companies—fire		5,054 97
Amount of reinsurance premiums payable to such companies (fire and hail)		31,308 25
Amount of cash or other securities held as security for recovery of fire losses		31,067 16

THE ACADIA FIRE —*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	24,093,624	309,098 05	246,500	3,011 15	24,340,124	312,109 20
Taken in 1917, new and renewed	21,889,496	280,177 75	416,250	4,544 28	22,305,746	284,722 03
Totals	45,983,120	589,275 80	662,750	7,555 43	46,645,870	596,831 23
Less ceased	18,681,530	238,505 84	304,800	3,517 20	18,986,330	242,023 04
Gross in force at end of 1917	27,301,590	350,769 96	357,950	4,038 23	27,659,540	354,808 19
Less reinsured	8,630,171	104,766 15	104,350	1,190 30	8,734,521	105,956 45
Net in force at end of 1917	18,671,419	246,003 81	253,600	2,847 93	18,925,019	248,851 74

Risks and Premiums.	Hail.	
	In Canada.	
	Amount.	Premiums.
	$	$ cts.
Taken in 1917, new and renewed	1,050,409	63,048 98
Less ceased	1,050,409	63,048 98

SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General.			
Dom. of Can. War Loan, 1925, 5 p.c.	$ 25,000 00	$ 24,500 00	$ 24,750 00
Dom. of Can. War Loan, 1931, 5 p.c.	7,000 00	6,886 25	6,930 00
Dom. of Can. War Loan, 1937, 5 p.c.	10,000 00	9,500 00	9,500 00
City—			
Halifax, Perm. Stock, 5 p.c.	30,000 00	30,500 00	30,000 00
Towns—			
Bridgewater, N.S., 1932, 4 p.c.	2,000 00	1,855 00	1,700 00
Dartmouth, N.S., 1926, 4 p.c.	6,000 00	5,930 00	5,400 00
Total on deposit with Receiver General	$ 80,000 00	$ 79,171 25	$ 78,280 00
Held by Company.			
Dom. of Can. War Loan, 1925, 5 p.c.	2,000 00	1,917 50	1,980 00
Dom. of Canada War Loan, 1931, 5 p.c.	1,000 00	983 75	990 00
City of Halifax, 1918, 4½ p.c.	3,000 00	3,288 00	2,970 00
C. P. R. Note Certificates, 1924, 6 p.c.	2,000 00	2,000 00	2,060 00
Nova Scotia Steel and Coal Co., 1st mtge., 1959, 5 p.c.	4,500 00	4,365 00	4,005 00
Mortgage Corporation of Nova Scotia, 1919, 5½ p.c.	5,000 00	5,000 00	5,000 00
Total par, book and market values	$ 97,500 00	$ 96,725 50	$ 95,285 00

The Acadia Fire—*Concluded.*

Schedule B.

Stocks owned and held by the company, viz.:—

	Par value.	Book value.	Market value.
Halifax Fire Ins. Co., 133 shares	$ 5,320 00	$ 5,320 00	$ 4,522 00
Dartmouth Development Co., 70 shares	700 00	552 50	595 00
C. P. Railway, 100 shares	10,000 00	22,100 00	13,500 00
Bank of British North America, 30 shares	7,500 00	10,147 00	8,176 00
Bank of Montreal, 30 shares	3,000 00	6,741 75	6,240 00
Bank of Nova Scotia, 182 shares	18,200 00	48,382 25	44,590 00
Canadian Bank of Commerce, 229 shares	22,900 00	30,643 14	42,365 00
Dominion Bank, 18 shares	1,800 00	4,140 00	3,618 00
Molsons Bank, 25 shares	2,500 00	5,050 00	4,475 00
Royal Bank, 1,399 shares	139,900 00	259,098 13	286,795 00
Total par, book and market values	$ 211,620 00	$ 392,174 77	$ 414,876 00

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 505,643 33

Other Assets in Canada.

Cash in Molsons Bank, Toronto		87,378 06
Interest accrued		7,353 54
Agents' balances and premiums uncollected, viz.:—		
Fire ($599.01 on business prior to Oct. 1, 1917)	$ 46,478 69	
Automobile, (including Fire Risk, $23.78 on business prior to Oct. 1, 1917)	1,252 15	
Tornado	43 68	
Total		47,774 52
Total assets in Canada		$ 648,149 45

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 4,431 36	
Net amount of fire claims, unadjusted	32,626 33	
Net amount of automobile (including Fire Risk) claims, unadjusted	1,666 00	
Net amount of tornado claims, unadjusted	50 00	
Total net amount of unsettled claims		$ 38,773 69
Reserve of unearned premiums, viz.:—		
Fire	$ 256,092 65	
Automobile (including Fire Risk)	6,573 33	
Tornado	1,513 81	
Total, $264,179.79; carried out at 80 per cent		211,343 83
Taxes due and accrued (estimated)		9,075 33
Total liabilities in Canada		$ 259,192 85

ÆTNA—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Tornado.
	$ cts.	$ cts.	$ cts.
Gross cash received	437,204 36	16,276 79	1,308 01
Less reinsurance	2,839 67		
Less return premiums	57,308 10	2,242 75	318 38
Total deduction	60,147 77		
Net cash received	377,056 59	14,034 04	989 63

Net cash received for all classes of business	$ 392,080 26
Cash received for interest on investments	20,928 56
Total income in Canada	$ 413,008 82

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Tornado.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	39,370 34	139 96	
Less savings and salvage	82 20		
Less reinsurance	3 75		
Total deduction	85 95		
Net payment for said claims	39,284 39		
Paid for claims occurring during the year	163,474 50	12,064 45	23 00
Less savings and salvage	2,421 97	230 25	
Less reinsurance	33 89		
Total deduction	2,455 86		
Net payment for said claims	161,018 64	11,834 20	
Total net payment for claims	200,303 03	11,974 16	23 00

Total net payments for claims for all classes of business	$ 212,300 19
Commission and brokerage: Fire, $81,273.01; Other, $3,314.38	84,587 39
Taxes, Fire	12,053 85
Salaries and travelling expenses, Fire,—Salaries: Head Office officials, $1,150; general and special agents, $10,200; travelling expenses, $5,592.51	16,942 51
Miscellaneous expenditure, Fire, viz.:—Advertising, $370.15; maps and plans, $925.94; postage, telegrams, telephones and express, $1,970.27; underwriters' boards, associations, etc., $4,486.31; sundries, $227.55	7,980 22
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express, $76.63; underwriters' boards, associations, etc., $113.18	189 81
Total expenditure in Canada	$ 334,053 97

ÆTNA—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	45,170,597	507,422 52	733,606	14,992 26
Taken in 1917, new and renewed	39,532,269	430,992 93	968,314	16,225 85
Totals	84,702,866	938,415 45	1,701,920	31,218 11
Less ceased	37,545,801	423,145 21	1,016,366	18,071 45
Gross in force at end of 1917	47,157,065	515,270 24	685,554	13,146 66
Less reinsured	701,278	4,796 59		
Net in force at end of 1917	46,455,787	510,473 65	685,554	13,146 66

Risks and Premiums.	Class of Business.	
	Tornado.	
	$	$ cts.
Gross in force at end of 1916	594,081	2,836 34
Taken in 1917, new and renewed	246,721	1,185 68
Totals	840,802	4,022 02
Less ceased	243,946	1,227 62
Gross and net in force at end of 1917	596,856	2,794 40

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada War Loan, 1925, 5 p.c	$ 50,000 00	$ 48,500 00
Dom. of Canada War Loan, 1937, 5 p.c	25,000 00	23,750 00
Province of Manitoba, 1947, 4 p.c	5,000 00	4,100 00
" Manitoba, 1948, 4 p.c	10,000 00	8,200 00
" Manitoba, 1922, 5 p.c	25,000 00	24,500 00
" Ontario, 1925 (or after 1918 on 1 mo's notice), 4½ p.c	50,000 00	48,500 00
Cities—		
Calgary, 1933, 5 p.c	25,000 00	23,250 00
Hamilton (T. H. and B. Ry. Co.), 1920, 4 p.c	46,000 00	44,620 00
Hamilton, 1932, 4 p.c	25,000 00	22,250 00
Montreal Corp. Stock, 1926, 4 p.c	6,000 00	4,740 00
Montreal, 1942, 4 p.c	50,000 00	43,000 00
Ottawa, 1935, 4½ p.c	25,000 00	23,750 00
Toronto, 1920, 4 p.c	10,000 00	9,800 00
Toronto, 1948, 4 p.c	24,333 33	20,683 33
Westmount, 1938, 3½ p.c	50,000 00	40,000 00

ÆTNA—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded.*

Railway—		
C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.), 1939, 4 p.c.	$ 50,000 00	$ 41,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1925, 4½ p.c.	25,000 00	25,000 00
Toronto Mtge. Co., 1921, 5 p.c.	50,000 00	50,000 00
Total on deposit with Receiver General	$ 551,333 33	$ 505,643 33

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 627,207 93
Loans secured by bonds, stocks or other collateral	20,615 00
Cash on hand, in trust companies and in banks	3,221,766 39
Agents' balances	3,879,610 00
Book value of bonds and stocks	22,384,910 43
Bills receivable	3,014 00
Total ledger assets	$30,137,123 75

NON-LEDGER ASSETS.

Interest accrued	152,666 96
Due for: reinsurance, $52,107.52; and salvages, $50,769.03, on paid losses	102,876 55
Gross assets	$30,392,667 26
Deduct assets not admitted	540,481 44
Total admitted assets	$29,852,185 82

LIABILITIES.

Net amount of unpaid losses	$ 2,033,317 01
Total unearned premiums	13,287,434 33
Amount reclaimable on perpetual fire insurance policies	104,466 79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, state and other taxes due or accrued (estimated)	850,000 00
Contingent commissions or other charges due or accrued	10,000 00
Total liabilities (except capital stock)	$16,290,218 13
Capital stock paid in cash	5,000,000 00
Surplus over liabilities and capital	8,561,967 69
Total liabilities	$29,852,185 82

INCOME.

Net cash received for premiums	$18,475,954 27
Deposit premiums received on perpetual risks	613 25
Interest and dividends	1,027,200 26
Rents	25,300 00
Agents' balances previously charged off	886 30
Gross profit on sale or maturity of bonds	13,812 50
Conscience money	204 51
Total income	$19,543,971 09

DISBURSEMENTS.

Net amount paid for losses	$ 8,315,414 70
Expenses of adjustment and settlement of losses	96,210 91
Cash dividends paid stockholders	1,000,000 00
Commission or brokerage	3,578,376 35
Deposit premiums returned	3,434 46
Salaries, $249,049.67; and expenses, $194,470.11, of special and general agents	443,519 78
Salaries, fees and all other charges of officers, directors, trustees and home office employees	615,135 29

ÆTNA—*Concluded.*

DISBURSEMENTS—*Concluded.*

Rents	$ 56,872 87
Taxes on real estate	11,521 00
Underwriters' boards and tariff associations	146,234 02
Fire department, patrol and salvage corps assessments, fees and expenses	86,908 98
Inspections and surveys	78,126 01
State taxes on premiums, Insurance Department licenses and fees	285,618 38
All other licenses, fees and taxes	368,089 18
Contribution to American Red Cross War Fund	5,000 00
Agents' balances charged off	3,424 53
Gross loss on sale or maturity of bonds	98,683 99
All other disbursements	372,964 53
Total disbursements	$15,565,534 98

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$1,784,959,308 00
Premiums thereon	17,647,364 86
Amount of policies terminated—Fire	1,387,948,908 00
Premiums thereon	14,466,853 95
Net amount in force at the end of the year—Fire	2,276,243,249 00
Premiums thereon	23,699,130 26
Net amount in force at end of year—Marine and Inland	$ 83,195,640 00
Premiums thereon	1,564,774 75
Perpetual risks in force at end of the year—Fire	$ 5,131,998 00
Deposits thereon	116,074 21

AGRICULTURAL INSURANCE CO. OF WATERTOWN, N.Y.

*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. H. STEVENS.

Secretary—J. Q. ADAMS.

Principal Office—Watertown, N.Y.

Chief Agent in Canada—R. G. HEDDLE.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1863. Transacted business in Canada under Dominion license from 1870 to 1873 and from 1879 to 1897. Dominion license was again issued to Company on Nov. 5, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
Dominion of Canada War Loan, 1937, 5 p.c.	$ 25,000 00	$ 23,798 07	
Carried out at market value			$ 23,798 07
Other Assets in Canada.			
Interest accrued			416 66
Total assets in Canada			$ 24,214 73

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 70 00
Reserve of unearned premiums, $13,193; carried out at 80 p.c.	10,554 40
Taxes due and accrued	191 39
Total liabilities in Canada	$ 10,815 79

INCOME IN CANADA.

Gross cash received for premiums	$ 21,110 96	
Deduct reinsurances, $3,394.59; return premiums, $7,129.17	10,523 76	
Net cash received for premiums		$ 10,587 20
Total income in Canada		$ 10,587 20

*This statement here given includes the entire business transacted during 1917.

AGRICULTURAL—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 7 38	
Deduct reinsurances	6 08	
Net amount paid for said claims	$ 1 30	
Amount paid for claims occurring during the year	$ 1,520 21	
Deduct reinsurances	352 20	
Net amount paid for said claims	$ 1,168 01	
Total net amount paid for said claims		$ 1,169 31
Commission or brokerage		3,634 47
Paid for taxes		377 74
Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., $223 60; expenses (adjustment of losses) $133 76		357 36
Total expenditure in Canada		$ 5,538 88

RISKS AND PREMIUMS IN CANADA.

	Class of Business.	
	Fire.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916 (est)	2,282,800	34,751 00
Taken in 1917, new and renewed	1,386,200	21,110 96
Totals	3,669,000	55,861 96
Less ceased	1,568,700	23,875 96
Gross in force at end of 1917 (est)	2,100,300	31,986 00
Less reinsured (est)	596,900	10,802 00
Net in force at end of 1917 (est)	1,503,400	21,184 00

(*For General Business Statement, see Appendix*).

ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—The Hon. N. CHARLES ROTHSCHILD.
General Manager—O. MORGAN OWEN.
Principal Office—Bartholomew Lane, London, England.
Chief Agent in Canada—THOS. D. BELFIELD.
Head Office in Canada—39 St. Sacrement St., Montreal.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	£5,450,000	$26,523,333 33
Amount paid thereon in cash	1,000,000	4,866,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1941, 3 p.c.	$ 109,500 00	$ 74,460 00
British Gov't. War Loan Stock, 1929/1947, 5 p.c.	48,666 67	46,233 34
Grand Trunk Pacific Railway, 1st mortgage sterling, (guaranteed by Dominion of Canada), 1962, 3 p.c.	257,933 33	162,498 00
Total on deposit with Receiver General	$ 416,100 00	$ 283,191 34

Carried out at market value		$ 283,191 34

Other Assets in Canada.

Cash at head offices in Canada		5,569 86
Cash in Banks, viz.:—		
Bank of Montreal, Montreal	$ 6,451 89	
Canadian Bank of Commerce, Montreal	4,281 54	
Total cash in Banks		10,733 43
Agents' balances and premiums uncollected, viz.:—		
Fire ($1,005.95 on business prior to Oct. 1, 1917)	$ 40,931 43	
Automobile, including Fire Risk ($26.80 on business prior to Oct. 1, 1917)	783 15	
All other classes of business ($74.25 on business prior to Oct. 1, 1917)	2,183 54	
Total		43,898 12
Office furniture and plans		5,000 00
Total assets in Canada		$ 348,392 75

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 24,601 04	
" " resisted, in suit (accrued in previous years)	302 00	
" " " not in suit	1,301 54	
" accident claims, unadjusted	130 00	
" automobile (including Fire Risk) unadjusted	831 60	
" automobile (excluding Fire Risk) unadjusted	375 00	
Total net amount of unsettled claims		$ 27,541 18
Reserve of unearned premiums, viz.:—		
Fire	$ 238,365 23	
Accident	696 42	
Automobile (including Fire Risk)	3,145 84	
Automobile (excluding Fire Risk)	2,588 51	
Employers' Liability	997 26	
Guarantee	1,010 46	
Sickness	244 08	
Total, $247,047 80; carried out at 80 per cent		197,638 24
Taxes due and accrued		12,733 73
Total liabilities in Canada		$ 237,913 15

ALLIANCE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	344,542 70	978 29	6,808 43	6,008 90	1,544 51	1,553 92	488 17
Less reinsurance	2,506 04	25 00				175 00	
" return premiums	33,833 92		1,011 48	687 06	187 00	91 60	
Total deduction	36,339 96					266 60	
Net cash received	308,202 74	953 29	5,796 95	5,321 84	1,357 51	1,287 32	488 17

Net cash received for premiums for all classes of business	$ 323,407 82
Total income in Canada	$ 323,407 82

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	18,779 29				
Paid for claims occurring during the year	110,166 32	25 00	1,550 00	1,356 35	44 75
Less savings and salvage	17 22				
Less reinsurance	142 48				
Total deduction	159 70				
Net payment for said claims	110,006 62				
Total net payment for said claims	128,785 91	25 00	1,550 00	1,356 35	44 75

Total net payments for claims for all classes of business	$ 131,762 01[1]
Commission and brokerage, Fire, $68,222.39; Other, $5,821.94	74,044 33
Taxes, Fire, $8,874.06; Other, $466.91	9,340 97
Salaries, fees and travelling expenses; Fire: Salaries, head office, $14,627.81; auditors' fees, $283.30; travelling expenses, officials and agents, $860.80	15,771 91
Salaries, fees and travelling expenses, Other:—Salaries, head office, $2,301.32; auditors' fees, $16.70; travelling expenses, officials and agents, $106.01	2,424 03
Miscellaneous expenditure, Fire, viz.: Advertising, $27.39; furniture and fixtures, $404.40; legal expenses, $94.44; maps and plans, $1,306.17; postage, telegrams, telephones and express, $1,265.83; printing and stationery, $2,996.60; rents, $3,125.07; underwriters' boards, associations, etc., $3,220.19; war stamps, $133.70; rates and taxes on premises, $98.92; general office expenses, $1,228.90	13,901 61
Miscellaneous expenditure, Other, viz.: Advertising, $10.56; furniture and fixtures, $23.82; inspections and surveys, $8; legal expenses, $5.56; postage, telegrams, telephones and express, $275.59; printing and stationery, $4,814.97; rents, $184.19; underwriters' boards, associations, etc., $105; war stamps, $7.84; rates and taxes on premises, $5.84; general office expenses, $157.53	5,598 90
Total expenditure in Canada	$252,843 76

ALLIANCE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Accident.			Automobile (including Fire Risk).		
	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
	$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	40,468,461	380,307 30						
Taken in 1917, new and renewed	38,481,030	362,745 35	50	189,783	1,417 85	255	220,800	7,591 58
Totals	78,949,491	743,052 65						
Less ceased	32,571,070	286,371 34						
Gross in force at end of 1917	46,378,421	456,681 31						
Less reinsured	256,044	2,388 35		5,000	25 00			1,299 90
Net in force at end of 1917	46,122,377	454,292 96	50	184,783	1,392 85	255	220,800	6,291 68

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Taken in 1917, new and renewed	154	1,230,000	6,357 93	19	190,000	2,181 53
Less ceased	32		1,180 92			187 00
Gross and net in force at end of 1917	122	1,230,000	5,177 01	19	190,000	1,994 53

Risks and Premiums.	Class of Business.					
	Guarantee.			Sickness.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Taken in 1917, new and renewed	63	519,941	2,286 85	Endorsements to Personal Accident Policies.		
Totals						
Less ceased			91 60			
Gross in force at end of 1917	63	519,941	2,195 25			488 17
Less reinsured		35,000	175 00			
Net in force at end of 1917	63	484,941	2,020 25			488 17

(*For General Business Statement, see Appendix*).

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, PA.

*Statement for the Year ending December 31, 1917.

President—Benjamin Rush.

Secretary—T. H. Wright.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—Robert Hampson & Son, Limited.

Head Office in Canada—Montreal.

(Incorporated December 5, 1904, Dominion license issued, Aug. 30, 1917).

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 750,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—	Par value.	Market value.	
Dom. of Canada bonds, 1926, 5 p.c.	$ 20,000 00	$ 19,100 00	
" " 1931, 5 p.c.	5,000 00	4,775 00	
State of New York, 1962, 4 p.c.	30,000 00	30,000 00	
Total on deposit with Receiver General	$ 55,000 00	$ 53,875 00	
Carried out at market value			$ 53,875 00
Interest accrued			462 50
Agents' balances and premiums uncollected			11,975 75
Total assets in Canada			$ 66,313 25

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 4,137 70
Total net reserve of unearned premiums, $37,181.51; carried out at 80 p.c.	29,745 21
Taxes due and accrued	700 00
Total liabilities in Canada	$ 34,582 91

INCOME IN CANADA.

Premiums.	Fire.	
	$ cts.	
Gross cash received	87,221 35	
Less reinsurance	12,594 02	
" return premiums	21,414 92	
Total deduction	34,008 94	
Total income in Canada		$ 53,212 41

*This statement here given includes the entire business transacted during 1917.

The Alliance Insurance—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 4,738 64	
Amount paid for claims occurring during the year	$ 32,923 44	
Deduct saving and salvage, $13.29; reinsurances, $3,537.77	3,551 06	
Net amount paid for said claims	$ 29,372 38	
Total net amount paid for claims		$ 34,111 02
Commission or brokerage		13,947 75
Paid for taxes		651 03
Paid for: Maps and plans, $42; postage, telegrams, telephone and express, $119.82; board fees, $188.75		350 57
Total expenditure in Canada		$ 49,060 37

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken during the year, new	$ 11,709,642	$ 99,197 10
Deduct terminated	3,527,063	18,500 34
Gross in force at December 31, 1917	$ 8,182,579	$ 80,696 76
Deduct reinsured	857,616	11,127 54
Net in force December 31, 1917	$ 7,324,963	$ 69,569 22

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of bonds and stocks	$ 2,993,984 78
Cash on hand, in trust companies and in banks	244,115 25
Agents' balances and bills receivable	266,483 88
Amount recoverable for reinsurance on paid losses	5,557 96
Total ledger assets	$ 3,510,141 87

NON-LEDGER ASSETS.

Interest accrued	36,578 81
Gross assets	$ 3,546,720 68
Deduct assets not admitted	181,696 05
Total admitted assets	$ 3,365,024 63

LIABILITIES.

Net amount of unpaid claims	$ 447,785 00
Total amount of unearned premiums	1,031,779 71
Amount reclaimable by the insured on perpetual Fire policies	17,841 38
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000 00
Taxes due or accrued (estimated)	37,500 00
Contingent commissions, etc., due or accrued	10,000 00
Contingent Fund	318,118 54
Total liabilities, except capital stock	$ 1,865,024 63
Capital stock paid up in cash	750,000 00
Surplus over all liabilities	750,000 00
Total liabilities	$ 3,365,024 63

INCOME.

Net cash received for premiums	$ 1,789,590 04
Deposit premiums written on perpetual risks (gross)	1,582 50
Perpetual fees, transfer fees, and earned deposits	73 00
Interest and dividends	132,258 25
Agents' balances previously charged off	61 08
Total income	$ 1,923,564 87

THE ALLIANCE INSURANCE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 925,122 46
Expenses of adjustment and settlement of claims	15,215 90
Paid stockholders for interest and dividends	105,000 00
Commissions or brokerage	313,008 57
Allowances to local agencies for miscellaneous agency expenses	27,721 79
Salaries, $24,628.08; and expenses, $13,128.78; of special and general agents	37,756 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees	32,500 99
Rents	3,902 42
Underwriters' boards and tariff associations	13,080 83
Fire department, fire patrol and salvage assessments, fees, taxes and expenses	6,103 51
Inspections and surveys	3,590 87
State taxes on premiums; Insurance Department licenses and fees	25,002 79
All other licenses, fees and taxes	16,158 31
Agents' balances charged off	207 64
Gross loss on sale or maturity of bonds and stocks	8,818 43
Gross decrease, by adjustment, in book value of bonds	1,000 00
All other disbursements	26,103 52
Total disbursements	$ 1,560,294 89

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 202,075,276 00
Premiums thereon	1,827,274 86
Amount of risks terminated during the year	134,494,252 00
Premiums thereon	1,294,836 01
Net amount in force at December 31, 1917	169,254,017 00
Premiums thereon	1,592,794 33
Perpetual risks	661,650 00
Deposit premiums thereon	19,823 75

AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—B. G. CHAPMAN, JR.

Secretary—D. E. MONROE.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 149,276 26

Other Assets in Canada.

Cash in Union Bank of Canada, Winnipeg		38,636 09
Deposit with Western Canada Grain Association		1,000 00
Interest accrued		2,693 08
Agents' balances and premiums uncollected, fire ($263.68 was on business issued prior to Oct. 1, 1917)		32,807 05
Total assets in Canada		$ 224,412 48

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 13,657 85	
Net amount of fire claims, unadjusted	2,500 00	
Total net amount of unsettled fire claims		$ 16,157 85
Reserve of unearned premiums, viz.:—		
Fire	$ 52,038 24	
Tornado	495 53	
Total, $52,533.77; carried out at 80 per cent		42 027 02
Taxes due and accrued		3,000 00
Due Commercial Union Assurance Company, Limited, London and New York		8,078 36
Total liabilities in Canada		$ 69,263 23

American Central—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Tornado.	
	$ cts.	$ cts.	
Gross cash received	232,555 61	458 48	
Less reinsurance	84,400 86	173 77	
Less return premiums	33,900 14	99 74	
Total deduction	118,301 00	273 51	
Net cash received	114,254 61	184 97	
Net cash received for premiums for all classes of business			$ 114,439 58
Cash received for interest on investments			7,769 71
Total income in Canada			$ 122,209 29

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Hail.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	17,087 66	206 82		
Less reinsurance	12,490 59			
Net payment for said claims	4,597 07			
Paid for claims occurring during the year	62,279 65		53 00	
Less savings and salvage	300 23			
Less reinsurance	32,561 64		27 00	
Total deduction	32,861 87			
Net payment for said claims	29,417 78			
Total net payment for claims	34,014 85	206 82	26 00	
Total net payments for claims for all classes of business				$ 34,247 67
Commission and brokerage				15,023 33
Taxes, fire				3,011 81
Salaries, fees and travelling expenses: Fire: salaries, general and special agents, $3,754.36; travelling expenses, agents, $1,020.59				4,774 95
Miscellaneous expenditure: Fire, viz.: Advertising, $66.26; furniture and fixtures, $24.45; inspections and surveys, $720.56; legal expenses, $3.53; maps and plans, $194.62; postage, telegrams, telephones and express, $542.67; printing and stationery, $128.09; rents, $31.62; underwriters' boards, associations, etc., $99.55; premium on bond, $5; agency sundries, $204.92				2,021 27
Total expenditure in Canada				$ 59,079 03

American Central—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916..	24,931,629	244,850 80	463,990	1,637 55
Taken in 1917, new and renewed	23,315,149	220,497 38	230,900	458 48
Totals..	48,246,778	465,348 18	694,890	2,096 03
Less ceased..	26,035,935	242,440 74	238,675	385 93
Gross in force at end of 1917..	22,210,843	222,907 44	456 215	1,710 10
Less reinsured	11,627,609	118,700 27	228,107	855 05
Net in force at end of 1917..	10,583,234	104,207 17	228,108	855 05

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brandon, 1942, 4½ p.c.	$ 25,000 00	$ 21,500 00
Calgary, 1933, 5 p.c.	15,000 00	13,950 00
Fort William, 1937, 4½ p.c.	24,320 00	21,593 40
Fort William, 1934, 5 p.c.	11,000 00	10,340 00
Toronto, 1949, 4 p.c.	26,766 67	22,751 66
Victoria, 1937, 4 p.c.	30,660 00	25,141 20
Winnipeg, 1928, 4 p.c.	10,000 00	9,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	20,000 00	20,000 00
Total on deposit with Receiver General	$ 168,246 67	$ 149,276 26

General Business Statement for the Year Ending December 31, 1917.

LEDGER ASSETS.

Mortgage loans on real estate	$ 25,000 00
Loans on bonds, stocks, etc.	79,500 00
Book value of bonds and stocks	3,448,061 74
Cash on hand, in trust companies and in banks	504,111 53
Agents' balances	583,534 20
Other ledger assets	150,000 00
Total ledger assets	$ 4,790,207 47

NON-LEDGER ASSETS.

Interest accrued	42,400 31
Reinsurance recoverable on paid losses	14,957 13
Gross assets	$ 4,847,564 91
Deduct assets not admitted	582,755 80
Total admitted assets	$ 4,264,809 11

American Central—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 270,757 95
Total unearned premiums	1,842,246 98
Dividends, due and unpaid	255 98
Salaries, rents, expenses, bills, accounts, etc., due and accrued	4,545 97
Federal, state and other taxes due or accrued (estimated)	50,000 00
Total liabilities, excluding capital stock	$ 2,167,806 88
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	1,097,002 23
Total liabilities	$ 4,264,809 11

INCOME.

Total premium income	$ 1,956,467 36
Interest and dividends	156,260 40
Gross profit on sale or maturity of bonds and stocks	2,817 50
From agents' balances previously charged off	310 41
Income received from all other sources	925 00
Total income	$ 2,116,780 67

DISBURSEMENTS.

Net amount paid for claims	$ 1,107,783 68
Expenses of adjustment and settlement of claims	22,598 03
Allowances to local agencies for miscellaneous agency expenses	432,677 93
Field supervising expenses	113,461 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees	51,589 84
Rents	11,334 47
Underwriters' boards and tariff associations, inspections and surveys	34,014 78
State taxes on premiums, Insurance Department licenses and fees	70,063 93
Agents' balances charged off	1,105 14
Gross loss on sale or maturity of stocks	1,215 00
Gross decrease, by adjustment, in book value of bonds	7,416 45
All other disbursements	42,356 90
Total disbursements	$ 1,895,617 92

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$611,926,376 00
Premiums thereon	5,817,304 76
Amount of policies terminated during the year	563,427,504 00
Premiums thereon	5,462,394 60
Net amount in force at December 31, 1917	353,296,390 00
Premiums thereon	3,403,344 14

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—P. L. HOADLEY.

Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Chief Agent in Canada—H. L. DENISON.

Head Office in Canada—Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1948, 4 p.c.	$ 73,000 00	$ 62,050 00	
Carried out at market value			$ 62,050 00

Other Assets in Canada.

Interest accrued	1,460 00
Agents' balances and premiums uncollected ($27.30 on business prior to Oct. 1, 1917)	4,373 93
Total assets in Canada	$ 67,883 93

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 1,137 02
Reserve of unearned premiums, $36,944.57; carried out at 80 per cent	29,555 66
Taxes due and accrued (est.)	600 00
Total liabilities in Canada	$ 31,292 68

INCOME IN CANADA.

Gross cash received for premiums	$ 69,099 14	
Deduct reinsurances, $1,003.15; return premiums, $6,716.52	7,719 67	
Net cash received for said premiums		$ 61,379 47
Total income in Canada		$ 61,379 47

THE AMERICAN INSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 308 49	
Deduct reinsurances	0 65	
Amount paid for said claims	$ 307 84	
Amount paid for claims occurring during the year	$ 20,306 92	
Deduct reinsurances	2 46	
Net amount paid for said claims	$ 20,304 46	
Total net amount paid for claims		$ 20,612 30
Paid for commission or brokerage		17,579 76
Taxes		1,622 51
Miscellaneous expenditure: Inspections and surveys, $189.98; printing and stationery, $144.90; underwriters' boards, tariff associations, etc., $680.20		1,015 08
Total expenditure in Canada		$ 40,829 65

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916	$ 4,482,902	$ 65,794 67
Taken during the year, new and renewed	4,963,646	67,271 64
Total	$ 9,446,548	$ 133,066 31
Deduct terminated	4,129,703	58,166 02
Gross in force at end of year	$ 5,316,845	$ 74,900 29
Deduct reinsured	113,000	1,303 26
Net in force at December 31, 1917	$ 5,203,845	$ 73,597 03

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 497,900 00
Mortgage loans on real estate, first liens	1,825,731 00
Book value of bonds and stocks	7,809,612 91
Cash on hand, in banks and in trust companies	941,761 75
Agents' balances and bills receivable	1,478,133 65
Total ledger assets	$12,553,139 31

NON-LEDGER ASSETS.

Interest due and accrued	95,744 31
Rents due	214 66
Reinsurance recoverable on paid losses	10,728 78
Gross assets	$12,659,827 06
Deduct assets not admitted	557,488 39
Total admitted assets	$12,102,338 67

LIABILITIES.

Net amount of unpaid claims	$ 489,507 30
Total unearned premiums	6,246,164 11
Dividends, due and unpaid	100,120 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated)	7,500 00
Taxes due and accrued (est.)	90,000 00
Contingent commissions, or other charges due or accrued	5,000 00
Special reserve fund	300,000 00
Funds held under reinsurance treaties	6,881 81
Commissions on farm premiums (payable when notes become due)	21,161 78
Total liabilities, except capital stock	$ 7,266,335 00
Capital paid up in cash	2,000,000 00
Surplus over all liabilities, including capital stock	2,836,003 67
Total liabilities	$12,102,338 67

The American Insurance—*Concluded.*

INCOME.

Net cash received for premiums	$ 5,619,815 82
Interest and dividends	459,232 63
Rents	30,949 23
Agents' balances previously charged off	127 13
Increase in liabilities during the year on account of reinsurance treaties	1,402 72
Gross profit on sale or maturity of stocks	2,618 75
Total income	$ 6,114,146 28

Net amount paid for claims	$ 2,405,094 73
Expenses of adjustment and settlement of losses	79,269 39
Interest or dividends to stockholders (including $1,000,000 stock dividend)	1,360,000 00
Interest or dividends to policyholders	53 00
Commissions or brokerage	1,303,814 03
Salaries, $77,416.44; and expenses, $62,967.02, of special and general agents	140,383 46
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees	270,176 30
Rents	42,305 86
Underwriters' boards and tariff associations	36,878 38
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	31,669 63
Inspections and surveys	53,818 27
Taxes on real estate	12,248 64
State taxes on premiums, Insurance Department licenses and fees	108,618 92
All other licenses, fees and taxes	31,439 95
Agents' balances charged off	1,030 44
Gross decrease, by adjustment, in book value of ledger assets	19,478 16
Gross loss on sale or maturity of bonds and stocks	64,909 70
All other disbursements	134,041 39
Total disbursements	$ 6,095,230 25

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 779,121,799 00
Premiums thereon	7,436,237 81
Amount of policies terminated during the year	612,794,849 00
Premiums thereon	6,052,356 57
Net amount in force at December 31, 1917	1,157,301,453 00
Premiums thereon	11,381,101 94

UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Secretary—EDWARD E. HALL.

Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.

Principal Office—New York.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Commonwealth of Massachusetts, 1935, 3½ p.c.	$ 30,000 00	$ 28,800 00	
State of New York, 1960, 4 p.c.	25,000 00	26,500 00	
City of Toronto, 1948, 4 p.c.	21,900 00	18,615 00	
Total on deposit with Receiver General	$ 76,900 00	$ 73,915 00	
Carried out at market value			$ 73,915 00
Cash in Bank of Montreal, Montreal			6,393 48

Other Assets in Canada.

Interest accrued		1,463 00
Agents' balances and premiums uncollected, viz.:—		
Fire ($196.10 on business prior to Oct. 1, 1917)	$ 6,251 65	
Sprinkler Leakage	1,048 76	
Total		7,300 41
Total assets in Canada		$ 89,071 89

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 50 43	
Net amount of sprinkler leakage claims, unadjusted	6,667 53	
Total net amount of unsettled claims		$ 6,717 96
Total reserve of unearned premiums, viz.:—		
Fire	$ 14,855 35	
Sprinkler Leakage	11,760 27	
Total, $26,615.62; carried out at 80 per cent		21,292 50
Taxes due and accrued		500 00
Total liabilities in Canada		$ 28,510 46

American Lloyds—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Gross cash received	31,745 45	9,131 07	
Less reinsurance	174 00		
Less return premiums	4,632 20	2,091 74	
Total deduction	4,806 20		
Net cash received	26,939 25	7,039 33	
Net cash received for premiums for all classes of business			$ 33,978 58
Cash received for interest on investments			2,926 00
Total income in Canada			$ 36,904 58

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	78,713 48	750 30	
Amount paid for claims occurring during the year	25,929 28	7,919 85	
Total net payments for claims	104,642 76	8,670 15	
Total net payments for claims for all classes of business			$ 113,312 91
Commission and brokerage: fire, $7,952.93; other, $1,908.99			9,861 92
Taxes: fire, $1,365.84; other, $356.97			1,722 81
Paid for printing and stationery			61 79
Total expenditure in Canada			$ 124,959 43

American Lloyds—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	7,079,572	28,231 83	3,130,483	27,893 19
Taken in 1917, new and renewed	8,413,902	32,936 87	1,343,681	8,896 62
Totals	15,493,474	61,168 70	4,474,164	36,789 81
Less ceased	8,075,297	31,642 34	1,481,906	11,304 07
Gross in force at end of 1917	7,418,177	29,526 36	2,992,258	25,485 74
Less reinsured	29,000	174 00	15,250	96 55
Net in force at end of 1917	7,389,177	29,352 36	2,977,008	25,389 19

(*For General Business Statement, See Appendix.*)

ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—FRANCIS ALEXANDER JOHNSTON.

General Manager and Secretary—SAMUEL J. PIPKIN.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL.

Amount of joint stock authorized and subscribed	£ 2,200,000 =	$10,706,666 67
Amount paid thereon in cash	264,000 =	1,284,800 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 432,047 99

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 21,118 41	
Union Bank of Canada, Winnipeg	20,419 92	
Total cash in banks		41,538 33
Interest accrued		5,081 06
Agents' balances and premiums uncollected ($9,651.58 on business prior to Oct. 1, 1917)		51,730 69
Office furniture and plans		5,000 00
Total assets in Canada		$ 535,398 07

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 26,538 41	
Net amount of claims, resisted, in suit ($5,000 accrued in previous years)	12,500 00	
Total net amount of unsettled claims		$ 39,038 41
Reserve of unearned premiums, $402,334.80; carried out at 80 per cent		321,867 84
Taxes due and accrued		7,000 00
Total liabilities in Canada		$ 367,906 25

INCOME IN CANADA.

Gross cash received for premiums	$ 593,698 10	
Deduct reinsurances, $10,219.25; return premiums, $66,542.38	76,761 63	
Net cash received for premiums		$ 516,936 47
Received for interest on investments (paid direct to head office)		19,696 66
Total income in Canada		$ 536,633 13

ATLAS—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 14,689 69	
Amount paid for claims occurring during the year	$ 281,158 36	
Deduct reinsurances	4,620 83	
Net amount paid for said claims	$ 276,537 53	
Total net amount paid for claims		$ 291,227 22
Commission or brokerage		99,785 22
Paid for:—Salaries, head office officials, $32,560.29; auditors' fees, $600; travelling expenses, $3,249.81		36,410 10
Taxes		14,549 38
Miscellaneous expenditure, viz.:—Advertising, $924.18; rent, $5,680.50; maps and plans, $795.09; postage, express, telephones and telegrams, $1,188.10; underwriters' association and tariff charges, $6,169.18; stationery and printing, $3,275.41; legal fees; $17.05; fire departments, patrol and salvage corps assessments, etc., $152.42; other charges, $3,409.69		21,611 62
Total expenditure in Canada		$ 463,583 54

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916	$ 69,375,242	$ 799,294 12
Taken during the year, new and renewed	51,106,434	594,700 23
Total	$120,481,676	$1,393,994 35
Deduct terminated	49,169,410	577,311 10
Gross in force at December 31, 1917	$ 71,312,266	$ 816,683 25
Deduct reinsured	1,126,937	13,209 45
Net in force at December 31, 1917	$ 70,185,329	$ 803,473 80

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada inscribed stock, 1909/1934, 3½ p.c.	$ 184,933 33	$ 149,796 00
Canada reg'd stock, 1930/1950, 3½ p.c.	24,333 33	18,736 67
Canada bonds, 1919, 3¾ p.c.	4,866 67	4,769 33
Prov. of Saskatchewan, 1923, 4 p.c.	48,666 67	45,260 00
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.	48,666 67	39,420 00
Victorian Govt. inscribed stock, 1919, 4 p.c.	58,400 00	55,480 00
City—		
Toronto, 1921, 4 p.c.	9,733 33	9,441 33
Toronto, 1936, 4 p.c.	38,933 33	34,261 33
Railways—		
Grand Trunk Pacific Ry. 1st Mtge. Alta Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c.	24,333 34	19,223 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.	48,666 67	30,660 00
Miscellaneous—		
Canada Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 516,533 34	$ 432,047 99

(*For General Business Statement, see Appendix.*)

THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—M. G. BULKELEY.
Secretary—J. C. BARDEN.
Principal Office—Hartford, Conn.
Chief Agent in Canada—T. H. CHRISTMAS.
Head Office in Canada—Montreal.

(Incorporated, 1907. Dominion license issued Oct. 29, 1917.)

CAPITAL.

Amount of joint stock or guarantee capital authorized	$ 5,000,000 00
Amount subscribed for and paid up in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
United States of America Liberty Loan Scrip, 3½ p.c.	$ 150,000 00	$ 150,000 00	
Carried out at market value			$ 150,000 00
Total assets in Canada			$ 150,000 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 426,100 00
Loans secured by pledge of bonds, stocks or other collateral	683,175 00
Cash on hand, in trust companies and in banks	1,636,318 07
Agents' balances	1,102,689 30
Book value of bonds and stocks	3,277,201 64
Bills receivable	9,316 64
All other ledger assets	9,115 17
Total ledger assets	$ 7,143,915 82

NON-LEDGER ASSETS.

Interest accrued	64,454 60
Due for reinsurance on paid losses	89,659 43
Gross assets	$ 7,298,029 85
Deduct assets not admitted	31,491 04
Total admitted assets	$ 7,266,538 81

LIABILITIES.

Net amount of unpaid losses	$ 777,672 73
Total unearned premiums	1,914,657 52
Dividends declared and unpaid to stockholders	50,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	9,924 45
Federal, state and other taxes due or accrued (estimated)	157,333 42
Contingent commissions or other charges due or accrued	35,827 51
Funds held under reinsurance treaties	140,783 06
Investment expenses	146 76
Total liabilities (except capital stock)	$ 3,086,345 45
Capital stock paid in cash	2,000,000 00
Surplus over liabilities and capital	2,180,193 36
Total liabilities	$ 7,266,538 81

THE AUTOMOBILE INSURANCE—*Concluded.*

INCOME.

Net cash received for premiums	$ 5,188,196 28
Increase in liabilities on account of reinsurance treaties	140,783 06
Interest	100,902 31
Amount of surplus paid in	1,000,000 00
Agents' balances previously charged off	100 81
Total income	$ 6,429,982 46

DISBURSEMENTS.

Net amount paid for losses	$ 1,496,421 31
Expenses of adjustment and settlement of losses	30,357 96
Cash dividends paid stockholders	100,000 00
Commission or brokerage	797,131 25
Salaries, $152,412.85; and expenses, $12,948.63, of special and general agents	165,361 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	176,512 72
Rents	36,461 20
Underwriters' boards and tariff associations	9,420 26
Fire department, patrol and salvage corps assessments, fees and expenses	8,968 14
Inspections and surveys	2,894 61
State taxes on premiums, Insurance Department licenses and fees	34,032 85
All other licenses, fees and taxes	31,513 20
Agents' balances charged off	3,850 30
All other disbursements	145,152 94
Total disbursements	$ 3,038,078 22

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$431,232,401 00
Premiums thereon	3,493,807 72
Amount of policies terminated—Fire	168,305,549 00
Premiums thereon	1,498,176 74
Net amount in force at the end of the year—Fire	239,520,706 00
Premiums thereon	2,069,142 88
Net amount in force at end of year—Marine and Inland	$101,052,642 00
Premiums thereon	1,280,406 62

BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—W. J. CHRISTIE.
Vice-Presidents—G. W. ALLAN, K.C., M.P. and A. GOUZÉE.
Manager and Secretary—A. DEJARDIN.
Principal Office—Winnipeg.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	300,500 00
Amount paid in cash	165,275 00
Amount of premium on capital stock paid in by stockholders	15,025 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens			$ 65,695 47
Book value of bonds and debentures. (*For details, see Schedule A*)			139,308 12
Stock owned by the Company—			
	Par value.	Book value.	Market value.
140 shares, C.P.R.	$ 14,000 00	$ 19,999 10	$ 18,900 00
Carried out at book value			19,999 10
Cash in Union Bank of Canada, Winnipeg			48,156,29
Total ledger assets			$ 273,158 98
Deduct market value of bonds, debentures and stock under book value			551 67
			$ 272,607 31

OTHER ASSETS.

Interest due, $2,014.94; accrued, $4,131.95	6,146 89
Agents' balances and premiums uncollected ($642.88 on business prior to Oct. 1, 1917)	7,712 28
Plans, $1,123 59; furniture and fixtures, $563.10	1,686 69
Total assets	$ 288,153 17

LIABILITIES.

Net amount of claims, unadjusted	$ 2,135 00
Reserve of unearned premiums, $40,961.71; carried out at 80 per cent	32,790 72
Reinsurance premiums due	9,563 28
Taxes due and accrued	3,000 00
Contingent reserve	10,000 00
Total liabilities	$ 57,489 00
Surplus of assets over liabilities	$ 230,664 17
Capital stock paid in cash	165,275 00
Surplus over liabilities and capital	$ 65,389 17

INCOME.

Gross cash received for premiums	$ 95,878 12	
Deduct reinsurances, $56,294.88; return premiums, $5,460.77	61,755 65	
Net cash received for premiums		$ 34,122 47
Cash received for interest on investments		14,516 20
Total		$ 48,638 67
Received for calls on capital		15,025 00
Total income		$ 63,663 67

Beaver Fire—*Concluded.*

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 733 33	
Amount paid for claims occurring during the year	$ 10,086 36	
Deduct reinsurance	4,686 14	
Net amount paid for said claims	$ 5,400 22	
Total net amount paid for claims		$ 6,133 55
Dividends paid during the year		8,188 62
Recovery (Brokerage)		−2,816 81
Salaries, H. O. officials, $4,320.74; auditors' fees, $300		4,620 74
Taxes		1,531 59
Miscellaneous expenditure, viz.: Office furniture and fixtures, $39.75; maps and plans, $249.20; postage, telegrams, telephones, express, printing and stationery, $1,187.02; rents, $1,020; underwriters' boards, tariff assoc., etc., $251.80;		2,747 77
Total expenditure		$ 20,405 46

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$ 229,900 77
Amount of cash income	63,663 67
Total	$ 293,564 44
Amount of cash expenditure	20,405 46
Balance, net ledger assets, at December 31, 1917	$ 273,158 98

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at December 31, 1916	$ 9,093,099	$ 158,440 52
Taken during the year, new and renewed	6,091,664	95,910 90
Total	$ 15,184,763	$ 254,351 42
Deduct terminated	5,306,046	84,729 89
Gross in force at end of year	$ 9,878,717	$ 169,621 53
Deduct reinsured	5,879,186	90,262 58
Net in force at December 31, 1917	$ 3,999,531	$ 79,358 95

Schedule A.

Bonds and debentures owned, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Cities—			
Brandon (Street Railway), 1952, 4½ p.c.	$ 10,000 00	$ 8,064 00	$ 8,400 00
Lethbridge, 1943, 5 p.c.	5,353 33	4,784 27	4,657 40
Medicine Hat, 1942, 5 p.c.	10,000 00	8,948 00	8,800 00
Prince Albert, 1943, 5 p.c.	15,000 00	13,411 50	12,900 00
Towns—			
Swift Current, 1943, 5 p.c.	15,000 00	12,624 00	12,600 00
Weyburn, 1953, 5½ p.c.	10,000 00	8,902 00	9,200 00
Total on deposit with Receiver General	$ 65,353 33	$ 56,733 77	$ 56,557 40
Held by Company.			
Dom. of Canada War Loan, 1925, 5 p.c.	25,000 00	24,214 00	24,750 00
Dom. of Canada War Loan, 1931, 5 p.c.	25,000 00	24,375 00	24,750 00
Dom. of Canada War Loan, 1937, 5 p.c.	15,000 00	14,360 06	14,360 06
Anglo-French External Loan, 1920, 5 p.c.	10,000 00	9,587 20	9,400 00
Bellegarde Rural Telephone Co., 1918 to 1930, 8 p.c.	9,694 85	10,038 09	10,038 09
Total par, book and market values	$ 150,048 18	$ 139,308 12	$ 139,855 55

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. B. MEIKLE.

Secretary—E. F. GARROW.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910, and on May 8, 1917, its power was further extended to include inland transportation insurance under the provisions of the said section. Commenced business in Canada June 19, 1835.)

CAPITAL.

Amount of joint stock capital authorized	$ 3,000,000 00
Amount subscribed	1,400,000 00
Amount of common stock paid up in cash	849,029 79
Amount of preferred stock paid up in cash	550,000 00
Amount of premium on capital paid in by stockholders since organization in 1833	212,500 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the Company, viz.:—		
Company's premises, corner Front and Scott streets, Toronto		$ 220,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		4,200 00
Book value of bonds and debs. (*For details, see Schedule A*)		1,649,878 93
Book value of stocks (*For details, see Schedule B*)		180,839 00
Cash at head office		1,048 57
Cash in banks and trust co., viz.:—		
Canadian Bank of Commerce, London, Eng	$172,343 94	
Canadian Bank of Commerce, New York	130,469 20	
Canadian Bank of Commerce, Toronto	37,643 12	
Corn Exchange National Bank, Chicago	20,030 31	
United States Mortgage and trust co., New York	157,968 50	
Total cash in banks and trust co		518,455 07
Total ledger assets		$ 2,574,421 57

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	4,198 66
Interest accrued	29,073 85
Rents due	378 33
Agents' balances and premiums uncollected ($10,747.28 on business written prior to Oct. 1, 1917)	923,837 73
Due for reinsurance losses fire, $517.84; Marine, $48,423.91	48,941 75
Total assets	$ 3,580,851 89

BRITISH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted ($33,741.51 accrued prior to 1917)	$ 133,109 84	
Net amount of inland and ocean claims, unadjusted	135,858 00	
Total net amount of unsettled claims		$ 268,967 84
Reserve of unearned premiums, viz.:—		
Fire	$ 607,482 27	
Inland Navigation	6,783 05	
Marine (Ocean)	116,904 40	
Inland Transportation	903 16	
Total, $732,072.88; carried out at 80 per cent		585,658 30
Dividends declared and due, but unpaid		5,957 10
Taxes due and accrued		15,289 04
Reinsurance premiums due		108,323 77
Reserve fund (Hail Department)		44,931 63
Salaries, rents, etc., due and accrued		10,000 00
Total liabilities in Canada		$ 1,039,127 68

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted	$ 298,634 10	
Net amount of fire claims, resisted, in suit	8,836 00	
Total net amount of unsettled fire claims ($10,150.30 accrued prior to 1917)	$ 307,470 10	
Net amount of inland and ocean claims, unadjusted	173,617 87	
Total net amount of unsettled claims		$ 481,087 97
Reserve of unearned premiums, viz.:—		
Fire	$ 1,268,123 02	
Inland Navigation	21,272 02	
Marine (Ocean)	35,565 00	
Explosion	2,817 03	
Inland Transportation	267 67	
Total, $1,328,044.74; carried out at 80 per cent		1,062,435 79
Due and accrued for salaries, rent, etc.		4,500 00
Taxes due and accrued		20,942 53
Total liabilities in other countries		$ 1,568,966 29
Total liabilities (excluding capital stock) in all countries		$ 2,608,093 97
Excess of assets over liabilities		$ 972,757 92
Capital stock paid in cash		1,399,029 79

INCOME.

Premiums.	Class of Business.								
	Fire.		Explosion in Other Countries.	Hail in Canada.	Inland Transportation.		Marine and Inland.		
	In Canada	In Other Countries.			In Canada.	In Other Countries.	In Canada.	In Other Countries.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	1,119,345 78	2,605,278 31	7,647 08	174,358 55	7,626 00	2,180 79	990,654 75	559,421 63	
Less reinsurance	255,746 76	771,199 28	4,522 57	41,127 25		891 73	252,947 14	22,818 91	
Less return premiums	168,835 67	401,105 39	723 22	1,543 00		219 78	486 14	5,341 16	
Total deduction	424,582 43	1,172,304 67	5,245 79	42,670 25		1,111 51	253,433 28	28,160 07	
Net cash received	694,763 35	1,432,973 64	2,401 29	131,688 30	7,626 00	1,069 28	737,221 47	531,261 56	

Net cash received for premiums for all classes of business in all countries	$ 3,539,004 89
Cash received for interest on investments	71,797 54
Received for rents	6,254 94
Total income	$ 3,617,057 37

BRITISH AMERICA—*Continued.*

EXPENDITURE

Claims.	Class of Business.							
	Fire.		Marine and Inland.		Hail.	Inland Transportation		
	In Canada.	In Other Countries.	In Canada.	In Other Countries.	In Canada.	In Canada	In Other Countries	
	$ cts	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years.	129,780 06	175,873 89	.....	.....	.....	—4 44	86 96	
Less savings and salvage.		10,826 47						
Less reinsurance.	48,873 47	52,178 75						
Total deduction		63,005 22						
Net payment for said claims.	80,906 59	112,868 67						
Paid for claims occurring during the year	335,146 64	977,377 11	.....	.....	83,706 61	7,930 55	452 46	
Less savings and salvage.		4,094 66	.....	.....			145 68	
Less reinsurance.	107,197 44	310,464 19	.....	.....	33,706 89			
Total deduction		314,558 85						
Net payment for said claims..	227,949 20	662,818 26	..	....	....	..	306 78	
Total net payment for claims	308,855 79	775,686 93	382,920 43	281,888 91	49,999 72	7,926 11	393 74	

Total net payments for claims for all classes of business in all countries	$ 1,807,671 63
Dividends paid stockholders	96,250 00
Commission and brokerage	768,893 52
Taxes	74,748 06
Salaries, fees and travelling expenses:—Salaries: Head Office, $67,482.23; do., general and special agents, $108,077.67; Fees: directors, $5,206.41; auditors, $800.09.	181,566 40
Miscellaneous expenditure, viz.:—Advertising, $7,208.75; fire departments, patrol and salvage corps assessments, etc., $1,477.82; furniture and fixtures, $5,350.70; inspections and surveys, $70,965.76; legal expenses, $2,367.23; maps and plans, $5,495.52; postage, telegrams, telephones and express, $16,331.81; printing and stationery, $25,113.19; rents, $12,934.22; underwriters' boards, associations, etc., $31,208.39; exchange, $1,355.22; sundries, $1,901.26; office expenses, $1,505.01	183,214 88
Total expenditure	$ 3,112,344 49

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916		$ 2,086,950 29
Income as above		3,617,057 37
Total		$ 5,704,007 66
Amount of expenditure as above	$ 3,112,344 49	
Amount written off ledger assets	17,241 66	3,129,586 09
Balance, net ledger assets, at December 31, 1917		$ 2,574,421 57

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies, fire, $145,163.81; hail, $35,897.29	$ 181,061 10
Commissions thereon, fire, $36,068.43; hail, $10,536.69	46,605 12
Amount of losses recovered from said companies, fire, $112,235.50; hail, $21,996.89	134,232 39
Reserve of unearned premiums, fire, $104,411.60; carried out at 80 per cent	83,529 28
Amount of losses recoverable from said companies, fire	47,323 74
Amount of reinsurance premiums payable to said companies: fire, $16,956.15; hail, $3,879.14	20,835 29
Amouat of cash or other securities held as security for recovery of fire losses, etc	87,527 26

British America—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	127,456,645	1,437,400 22	373,654,706	2,901,904 90	501,111,351	4,339,305 12
Taken in 1917, new and renewed	105,385,692	1,053,097 22	408,005,834	3,011,599 86	513,391,526	4,064,697 08
Totals	232,842,337	2,490,497 44	781,660,540	5,913,504 76	1,014,502,877	8,404,002 20
Less ceased	105,115,841	1,024,257 52	355,257,792	2,537,479 99	460,373,633	3,561,737 51
Gross in force at end of 1917	127,726,496	1,466,239 92	426,402,748	3,376,024 77	554,129,244	4,842,264 69
Less reinsured	26,551,327	301,606 92	101,672,447	832,819 19	128,223,774	1,134,426 11
Net in force at end of 1917	101,175,169	1,164,633 00	324,730,301	2,543,205 58	425,905,470	3,707,838 58

Risks and Premiums.	Class of Business.			
	Explosion In Other Countries.		Hail in Canada.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Taken in 1917—new	1,728,620	9,918 24	2,747,803	179,917 36
Less ceased	628,120	2,176 11	2,747,803	179,917 36
Gross in force at end of 1917	1,100,500	7,742 13		
Less reinsured	368,999	2,108 06		
Net in force at end of 1917	731,501	5,634 07		

Risks and Premiums.	Inland Marine.					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	220,881	916 88	1,817,660	37,918 34	2,038,541	38,835 22
Taken in 1917, new and renewed	10,178,355	41,565 66	13,551,627	73,733 84	23,729,982	115,299 50
Totals	10,399,236	42,482 54	15,369,287	111,652 18	25,768,523	154,134 72
Less ceased	8,893,181	31,946,55	12,883,509	59,702 43	21,776,690	91,648 98
Gross in force at end of 1917	1,506,055	10,535 99	2,485,778	51,949 75	3,991,833	62,485 74
Less reinsured			1,071,328	12,777 65	1,071,328	12,777 65
Net in force at end of 1917	1,506,055	10,535 99	1,414,450	39,172 10	2,920,505	49,708 09

British America—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Marine (Ocean.)					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross, in force at end of 1916.	3,365,665	41,497 38	1,630,210	18,524 53	4,995,875	60,021 91
Taken in 1917, new and renewed	187,943,824	1,176,066 06	12,243,602	349,474 00	200,187,426	1,525,540 06
Totals	191,309,489	1,217,563 44	13,873,812	367,998 53	205,183,301	1,585,561 97
Less ceased	177,887,288	998,749 62	12,592,817	332,433 53	190,480,105	1,331,183 15
Gross in force at end of 1917	13,422,201	218,813 82	1,280,995	35,565 00	14,703,196	254,378 82
Less reinsured	2,414,286	47,732 28			2,414,286	47,732 28
Net in force at end of 1917.	11,007,915	171,081 54	1,280,995	35,565 00	12,288,910	206 646 54

Risks and Premiums.	Inland Transit.					
	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916			330,858	583 72	330,858	583 72
Taken in 1917, new and renewed	7,862,193	8,524 44	1,776,443	2,355 79	9,638,636	10,880 23
Totals			2,107,301	2,939 51	9,969,494	11,463 95
Less ceased	7,280,933	6,718 12	1,927,776	2,301 40	9,208,709	9,019 52
Gross in force at end of 1917	581,260	1,806 32	179,525	638 11	760,785	2,444 43
Less reinsured			50,225	102 78	50,225	102 78
Net in force at end of 1917.	581,260	1,806 32	129,300	535 33	710,560	2,341 65

SCHEDULE A.

Bonds and debs. owned by the company:— *On deposit with Receiver General.*	Par value.	Book value.	Market value.
Governments—			
Province of New Brunswick, 1938, 3 p.c.	$ 5,840 00	$ 4,321 60	$ 4,321 60
Province of New Brunswick, 1921, 4 p.c.	10,000 00	9,600 00	9,600 00
Cities—			
Kamloops, 1922, 5 p.c.	4,000 00	3,800 00	3,800 00
London, 1921, 4 p.c.	9,000 00	8,640 00	8,640 00
Montreal, 1925, 4 p.c.	5,000 00	4,650 00	4,650 00
Montreal (St. Henri) 1938, 4 p.c.	5,000 00	4,250 00	4,250 00
Nanaimo, 1922, 5 p.c.	9,000 00	8,550 00	8,550 00
St. Catharines, 1919, 4 p.c.	15,000 00	14,550 00	14,550 00
Vancouver, 1945, 4 p.c.	3,000 00	2,310 00	2,310 00
Winnipeg, 1938, 3½ p.c.	8,000 00	6,320 00	6,320 00
Miscellaneous—			
Canada Perm. Mtge. Corp., 1920, 5 p.c.	1,000 00	1,000 00	1,000 00
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General.	$ 96,240 00	$ 89,391 60	$ 89,391 60
Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico	$ 25,000 00	$ 11,000 00	$ 11,000 00

BRITISH AMERICA—*Continued.*

SCHEDULE A—*Continued.*

Bonds and debs. owned by the Company:—*Concluded.*

Held with Insurance Departments or with Trustees in the United States.

	Par value.	Book value.	Market value.
Governments—			
Province of Manitoba, 1930, 4 p.c.	$ 5,000 00	$ 4,350 00	$ 4,400 00
Province of Ontario, 1920, 5 p.c.	20,000 00	19,800 00	20,000 00
Province of Saskatchewan, 1919, 5 p.c.	25,000 00	24,750 00	25,000 00
Province of Saskatchewan, 1924, 5 p.c.	80,000 00	77,600 00	79,200 00
Anglo-French External Loan, 1920, 5 p.c.	12,000 00	11,160 00	11,280 00
New Mexico Highway, 1928, 4 p.c.	10,000 00	9,800 00	10,100 00
New York State, 1958, 4 p.c.	5,000 00	5,150 00	5,300 00
Porto Rico Reg'd bonds (1909 series), 1932 4 p.c.	10,000 00	10,100 00	10,100 00
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1919, 5½ p.c.	50,000 00	49,500 00	48,800 35
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1921 5½ p.c.	100,000 00	95,000 00	98,500 00
Cities—			
Atlanta, Ga., (School) 1929–1930, 4½ p.c.	10,000 00	10,200 00	10,500 00
Brooklyn, (School), N.Y., 1936, 3½ p.c.	30,000 00	27,600 00	28,200 00
Cleveland, Ohio, 1923, 4 p.c.	100,000 00	100,000 00	101,000 00
Kingston, Ont., 1919–1925, 4½ p.c.	20,000 00	19,310 00	19,400 00
London, 1921, 4 p.c.	15,000 00	14,250 00	14,400 00
New York, 1919, 3½ p.c.	170,000 00	168,300 00	168,300 00
New York, 1941, 3½ p.c.	5,000 00	4,550 00	4,700 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,500 00
Ottawa, 1931, 4 p.c.	9,733 33	8,468 00	8,554 62
Richmond, Va., 1924, 4 p.c.	25,000 00	24,750 00	25,000 00
Richmond, Va., 1927, 4 p.c.	1,300 00	1,274 00	1,300 00
Riverside, Cal., 1923–1935, 5 p.c.	25,000 00	26,390 00	26,750 00
Sault au Recollet, 1955, 6 p.c.	24,000 00	23,520 00	25,200 00
Toledo, Ohio, 1919, 4½ p.c.	10,000 00	10,100 00	10,200 00
Victoria, B.C., 1920, 4 p.c.	4,866 66	4,671 99	4,607 75
Victoria, B.C., 1923, 4½ p.c.	140,000 00	131,600 00	133,000 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,450 00	5,600 00
District—			
Greater Winnipeg, Water, 1921, 5 p.c.	10,000 00	9,800 00	9,881 00
County—			
Greenville Co., S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,200 00
Mecklenburg Co., North Carolina, 1936, 5 p.c.	5,000 00	5,300 00	5,550 00
Railways—			
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.	40,393 34	34,334 34	34,738 27
Chicago, Milwaukee and St. Paul Ry., 2014, 5 p.c.	1,200 00	1,188 00	1,284 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.	64,000 00	62,080 00	62,080 00
Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c.	22,000 00	19,140 00	19,800 00
West Shore Ry., 1st mort., 2361, 4 p.c.	12,000 00	10,440 00	11,160 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1917, 4 p.c.	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1918, 4 p.c.	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c.	51,000 00	47,940 00	49,980 00
Toronto General Trust Corp'n Investment Receipt, 1918, 5 p.c.	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1918, 4½ p.c.	50,000 00	50,000 00	50,000 00
Total held with Ins.-Depts. or with Trustees in the United States	$1,554,493 33	$1,515,166 33	$1,531,565 99

British America—*Concluded.*

Schedule A—*Concluded.*

Held by the Company.			
Dom. of Canada Victory Loan, 1937, 5½ p.c (10 p.c. of subscription)	$ 15,000 00	$ 15,000 00	$ 15,000 00
United States 2nd Liberty Loan, 1927/1942, 4 p.c	750 00	750 00	750 00
Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c	2,100 00	2,121 00	2,121 00
Canada Perm. Mtge. Corp., 1920, 4½ p.c	11,500 00	11,500 00	11,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c	5,000 00	4,950 00	4,950 00
Total held by Company	$ 34,350 00	$ 34,321 00	$ 34,321 00
Total par, book and market values	$1,710,083 33	$1,649,878 93	$1,666,278 59

Schedule B.

Stocks owned by the Company:—

	Par value.	Book value.	Market value.
Held with Insurance Departments or with Trustees in United States.			
38 shares Canadian Bank of Commerce stock	$ 3,800 00	$ 7,030 00	$ 7,030 00
80 shares Canadian Pacific Ry. stock	8,000 00	12,640 00	10,800 00
100 shares Chicago, Milwaukee and St. Paul Ry (preferred stock)	10,000 00	11,400 00	7,600 00
43 shares Illinois Central R.R. (common stock)	4,300 00	4,515 00	4,042 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock)	10,000 00	10,700 00	8,500 00
216 shares Great Northern Ry. (preferred stock)	21,600 00	23,544 00	19,656 00
Total held with Ins. Depts. or with Trustees in United States	$ 57,700 00	$ 69,829 00	$ 57,628 00
Held by Company.			
110 shares Dominion Savings and Invt. Soc.	$ 5,500 00	$ 4,400 00	$ 4,400 00
7,472 shares Western Assurance Co. stock	149,440 00	104,608 00	104,608 00
22 shares Great Northern Ry. (preferred stock)	2,200 00	2,002 00	2,002 00
Total held by Company	$ 157,140 00	$ 111,010 00	$ 111,010 00
Total par, book and market values	$ 214,840 00	$ 180,839 00	$ 168,638 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—I. L. Lafleur.
Vice-President—J. B. Morissette.
Manager—Theodore Meunier.
Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,000 000 00
Amount paid thereon in cash	220,135 70
Amount of premium on capital stock paid in by stockholders	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of bonds and debs. (*For details, see Schedule A.*)		$ 134,678 81
Cash at head office and branches		6,686 45
Cash in banks, viz.:—		
Imperial Bank of Canada, Montreal	$ 15,114 87	
Banque Nationale, Quebec	50,944 81	
Total cash in banks		66,059 68
Advances to inspectors		32 25
Total ledger assets		$ 207,457 19
Deduct market value of bonds and debentures under book value		7,062 99
		$ 200,394 20

OTHER ASSETS.

Interest accrued	2,275 79
Premiums uncollected on account of foreign business written prior to Oct. 1, 1917	3,338 82
Agents' balances and premiums uncollected ($10,398 31 was on business prior to Oct. 1, 1917)	31,671 43
Bills receivable held by the Company	944 50
Office furniture and fixtures, $3,070.11, maps and plans, $6,847.02	9,917 13
Total assets	$ 248,541 87
Deduct assets not admitted	10,000 00
Net admitted assets	$ 238,541 87

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 14,451 09	
Net amount of claims, resisted, in suit	7,752 03	
Total net amount of unsettled claims ($3,525 accrued in previous years)		$ 22,203 12
Reserve of unearned premiums, $99,645.83; carried out at 80 per cent		79,716 66
Reserve of unlicensed reinsurance, unsecured		20,495 79
Taxes due and accrued		1,000 00
Deposit for unlicensed reinsurance		37,687 75
Total liabilities in Canada		$ 161,103 32

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $4,048.58; carried out at 80 per cent	$ 3,238 86
Total liabilities in all countries	$ 164,342 18
Excess of assets over liabilities	$ 74,199 69
Capital stock paid in cash	$ 220,135 70

British Colonial—*Continued.*

INCOME.

	In Canada.	In Other Countries.	
Gross cash received for premiums	$248,586 32	$ 4,939 27	
Deduct reinsurances, $71,950.03; return premiums, $60,513.80	132,463 83		
Net cash received for said premiums	$116,122 49	$ 4,939 27	
Net cash received for premiums in all countries			$ 121,061 76
Received for interest on investments			8,262 15
Total			$ 129,323 91
Received for calls on capital			330 70
Total income			$ 129,654 61

EXPENDITURE.

	In Canada.	In Other Countries.	
Amount paid for claims occurring in previous years	$ 25,791 27		
Deduct reinsurances	11,246 44		
Net amount paid for said claims	$ 14,544 83		
Amount paid for claims occurring during the year	$ 96,110 26	$ 2,662 80	
Deduct reinsurances	34,424 11		
Net amount paid for said claims	$ 61,686 15		
Total net amount paid for said claims	$ 76,230 98	$ 2,662 80	
Total net amount paid for claims in all countries			$ 78,893 78
Commission or brokerage			18,839 78
Salaries—H.O. officials, $19,174.54; general and special agents, $1,027.00; auditors' fees, $520; travelling expenses, officials, $2,791.69; agents, $3,552.45			27,065 68
Taxes			5,369 12
Miscellaneous expenditure:—Advertising, $2,112.77; furniture and fixtures, $505.46; maps and plans, $504.88; postage, telegrams, telephones and express, $3,123.59; printing and stationery, $2,476.15; rents, $2,690.79; office expenses, $749.41; exchange, $164.22; underwriters' boards, tariff associations, etc., $1,946.11; subscription to Patriotic Fund, $530; subscription to Dunn-Bradstreet's and others, $195			14,998 38
Total expenditure			$ 145,166 74

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1916	$ 185,281 57
Amount of cash income	129,654 61
Total	$ 314,936 18
Amount of expenditure	145,166 74
Balance net ledger assets, December 31, 1917 ($207,457.19 less $37,687.75 ledger liability)	$ 169,769 44

STATEMENT OF REINSURANCE OF CANADAIN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 71,817 72
Amount of commission thereon	21,547 23
Amount of losses recovered from said companies	45,670 55
Reserve of unearned premiums reinsured in unlicensed companies, $40,545 80; carried out at 80 per cent	32,436 64
Amount of losses due and recoverable from such companies	25,746 90
Amount of cash or other securities held as security for recovery of losses, etc	37,687 75

British Colonial—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.			
	In Canada.			In Other Countries.
	No.	Amount.	Premiums	Premiums.
	$	$	$ cts.	$ cts.
Gross in force at end of 1916	11,448	17,567,417	263,823 02	
Taken in 1917, new and renewed	10,066	18,191,575	253,058 38	8,486 54
Totals	21,514	35,758,992	516,881 40	
Less ceased	8,679	16,959,548	257,227 15	208 45
Gross in force at end of 1917	12,835	18,799,444	259,654 25	
Less reinsured		5,257,995	76,430 41	
Net in force at end of 1917	12,835	13,541,449	183,223 84	8,278 09

SCHEDULE A.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Towns—			
Joliette, 1941, 4½ p.c.	$ 10,000 00	$ 10,192 00	$ 8,500 00
Ste. Anne de Bellevue, 1951, 5 p.c.	10,000 00	10,536 88	8,800 00
Villages—			
Ste. Rose, 1954, 6 p.c.	10,000 00	9,756 60	10,100 00
Schools—			
Ste. Rose, 1940, 4½ p.c	18,000 00	18,000 00	14,580 00
Villeraye, Que., 1951, 5½ p.c.	17,000 00	19,401 00	16,830 00
Total on deposit with Receiver General	$ 65,000 00	$ 67,886 48	$ 58,810 00
Held by Company.			
City of Regina, 1931, 4½ p.c.	$ 18,000 00	$ 15,553 35	$ 16,020 00
Town of Ponoka, 1918 to 1932, 5 p.c.	3,544 66	2,944 92	3,154 75
Municipalities—			
Brenda (g'teed by Prov. of Man.), 1930, 4 p.c.	10,000 00	8,770 45	8,500 00
Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c.	5,000 00	4,385 40	4,350 00
Schools—			
Edmonton, Alta., S.D., 1918-1951, 4½ p.c.	12,750 00	10,055 09	10,965 00
St. Louis, Alta., R.C.S., 1918-1941, 5 p.c.	12,000 00	10,795 16	10,800 00
Arcola, Sask., 1918-1942, 5 p.c.	13,333 40	11,521 81	12,133 40
Prince Albert, Sask., 1921, 5 p.c.	1,566 67	1,473 84	1,504 00
Prince Albert, Sask., 1938, 5 p.c.	1,566 67	1,292 31	1,378 67
Total held by company	$ 77,761 40	$ 66,792 33	$ 68,805 82
Total par, book and market values	$ 142,761 40	$ 134,678 81	$ 127,615 82

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

*STATEMENT FOR THE YEAR ENDING DECEMEBER 31, 1917.
President—Rt. Hon. J. PARKER SMITH.
Secretary—D. W. MACLENNAN.
Principal Office—Glasgow, Scotland.
Chief Agent in Canada—J. H. RIDDELL.
Head Office in Canada—Toronto.

(Incorporated March, 1907. Dominion license issued Nov. 2, 1917)

CAPITAL.

Amount of joint stock capital authorized	$ 2,433,333 33
Amount subscribed for	1,216,666 67
Amount paid up in cash	486,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 236,435 47

Other Assets in Canada.

Cash at head office		3,692 23
Cash in banks, viz.:—		
Canadian Bank of Commerce, including cash in office at Regina (Hail)	$ 38,752 72	
Canadian Bank of Commerce, Toronto	11,434 83	
Total cash in banks		50,187 55
Interest due, $1,184.19; accrued, $2,137.23		3,321 42
Agents' balances and premiums uncollected, viz.:—		
Fire ($6,432.71 on business prior to Oct. 1, 1917)	$ 38,249 10	
Automobile, including Fire Risk ($885.13 on business prior to Oct. 1, 1917)	1,456 00	
Hail (net)	18,280 02	
Total		57,985 12
All other ledger assets		620 00
Office furniture and plans		15,274 82
Total assets in Canada		$ 367,516 61

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 21,414 24	
Net amount of hail claims, adjusted and unpaid	518 30	
Net amount of hail claims, unadjusted	407 50	
Total net amount of unsettled claims		$ 22,340 04
Reserve of unearned premiums, viz.:—		
Fire	$ 179,662 88	
Automobile (including Fire Risk)	1,641 31	
Total, $181,304.19, carried out at 80 per cent		145,043 35
Salaries, rent, advertising, agency and other expenses, due and accrued		2,627 32
Taxes, due and accrued (including Hail, $10,665.97)		11,793 26
Total liabilities in Canada		$ 181,803 97

*This statement here given includes the entire business transacted during 1917.

The British Crown Assurance Corporation—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Hail.	Automobile (including Fire Risk.)	
	$ cts.	$ cts.	$ cts.	
Gross cash received	300,979 95	597,883 02	2,305 45	
Less reinsurance		1,647 21		
Less return premiums	63,870 15	8,706 52	351 76	
Total deduction		10,353 73		
Net cash received	237,109 80	587,529 29	1,953 69	
Net cash received for premiums for all classes of business				$ 826,592 78
Cash received for interest on investments				7,335 59
Received for interest on hail premium notes				2,530 60
Total income in Canada				$ 836,458 97

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Hail.	Automobile. (Including Fire Risk).	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	41,551 63	193 20		
Paid for claims occurring during the year	114,889 40	269,769 69	572 23	
Less savings and salvage	1,197 98			
Less reinsurance		1,695 49		
Net payment for said claims	113,691 42	268,074 20		
Total net payment for claims	155,243 05	268,267 40	572 23	
Total net payments for claims for all classes of business				$ 424,082 68
Commission and brokerage: Fire and Auto, $57,944.64; Hail, $77,381.84				135,326 48
Taxes:—Fire and Auto, $6,832.46; Hail, $10,659.12				17,491 58
Salaries and travelling expenses, Fire and Auto:—Salaries of head office officials, $12,337.76; travelling expenses: officials, $1,469.15; agents, $141.60; auditors' fees, $500				14,448 51
Salaries and travelling expenses, Hail:—Salaries, head office officials, $11,755.40; auditors' fees, $360; roadmen, $3,215; travelling expenses, agents, $4,338.40; collection expenses, salaries, etc., $3,560.89				23,229 69
Miscellaneous Expenditure, Fire and Auto, viz.:—Advertising, $679.39; furniture and fixtures, $292.70; inspections and surveys, $3,286.98; legal expenses, $568.67; postage, telegrams, telephones and express, $2,631.07; printing and stationery, $2,790.54; rents, $1,728.34; underwriters' boards, associations, etc., $2,318.13; miscellaneous, $1,893.62; bad debts written off and reserve for, $1,049.46; adjustment fees and expenses, $3,561.90; maps and plans, $1,364.15				22,164 95
Miscellaneous Expenditure, Hail, viz.:—Advertising, $445.99; rents, $1,237.50; discount on pension notes, $41,142.89; interest and exchange, $1,229.36; postage, telegrams, telephones and express, $2,893.71; printing and stationery, $2,982.50; underwriters' boards, tariff associations, etc., $100; legal expenses, $988.70; adjustment fees and expenses, $10,897.30; miscellaneous, —$1,597.84				60,320 11
Total expenditure in Canada				$ 697,064 00

The British Crown Assurance Corporation—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk.)		Hail.	
	Amount.	Premiums	Amount	Premiums	Amount	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	22,471,860	300,544 33				
Taken in 1917—new and renewed	21,334,858	300,578 16	169,602	3,761 45	7,622,054	593,588 79
Totals	43,806,718	601,122 49				
Less ceased	18,978,898	261,004 11	21,255	478 83	7,622,054	593,588 79
Gross and net in force at end of 1917	24,827,820	340,118 38	148,347	3,282 62		

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Can. Victory Loan, 1922, 5½ p.c.	$ 150,000 00	$ 148,662 00
Dominion of Canada 3 p.c. inscribed stock	4,866 67	3,309 34
Anglo-French External Loan, 1920, 5 p.c.	400 00	376 00
British Exchequer, 1920, 6 p.c.	9,733 33	9,733 33
Cities—		
Cranbrook, 1951, 5 p.c.	5,000 00	3,950 00
Saskatoon, 1940, 4½ p.c.	226 68	190 41
Victoria, 1920, 4 p.c.	10,220 00	9,811 20
Towns—		
Battleford, 1917–1921, 5 p.c.	5,000 00	4,850 00
Chesley, 1926 to 1928, 5 p.c.	3,114 66	3,052 37
Goderich, 1922 to 1924, 5 p.c.	2,445 95	2,397 03
Kincardine, 1923 to 1927, 5 p.c.	8,685 28	8,424 72
Meaford, 1920 to 1930, 5 p.c.	3,332 64	3,232 66
Orillia (g't'd. by county of Simcoe), 1930 to 1935, 4½ p.c.	8,324 38	7,575 19
Renfrew, 1940, 4½ p.c.	4,817 18	4,239 12
Tillsonburg, 1937 to 1941, 4½ p.c.	6,737 69	5,929 17
Trenton, 1927 to 1932, 4½ p.c.	5,351 71	4,870 06
Village—		
Havelock, 1931, 5 p.c.	687 81	660 30
School—		
Kingston, R.C., 1922 to 1940, 4½ p.c.	7,112 71	6,472 57
District—		
Coquitlam, B.C., 1941, 5 p.c.	10,000 00	8,700 00
Total on deposit with Receiver General	$ 246,056 69	$ 236,435 47

(*For General Business Statement, See Appendix.*)

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HON. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. Foster.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	594,400 00
Amount paid thereon in cash	243,294 20
Amount of premium on capital paid in by stockholders	48,883 50

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on mortages on real estate, first liens		$ 141,111 84
Book value of bonds and debs. *(For details, see Schedule A)*		92,018 69
Book value of stocks *(For details, see Schedule B)*		45,000 00
Cash at head office		5,491 03
Cash in bank and trust company:—		
Merchants Bank, Winnipeg	$ 35,002 58	
British Columbia Trust Corp., Vancouver	2,000 00	
Total cash in bank and trust company		37,002 58
Deposit with Western Canada Grain Assoc.		1,000 00
Total ledger assets		$ 321,624 14
Deduct market value of bonds, debentures and stocks under book value		5,267 67
		$ 316,356 47

OTHER ASSETS.

Interest due $2,518.76; accrued, $5,639.70	8,158 46
Agents' balances and premiums uncollected	12,969 24
Office furniture and fixtures, $2,000; plans, $4,000	6,000 00
Due for reinsurance losses	6,243 02
Reinsurance premiums	6,702 40
Gross assets	$ 356,429 59
Deduct assets not admitted	4,796 35
Net assets	$ 351,633 24

The British Northwestern—*Continued.*

LIABILITIES.

Total net amount of claims, unadjusted		$ 8,300 00
Reserve of unearned premiums, $58,409.61; carried out at 80 per cent		46,727 68
Reinsurance premiums		2,306 04
Dividends declared and due, unpaid		60 25
Taxes due and accrued		900 00
Reinsurance accounts due		8,052 98
Total liabilities		$ 66,346 95
Excess of assets over liabilities		$ 285,286 29
Capital stock paid in cash		243,294 20
Surplus over liabilities and capital		$ 41,992 09

INCOME.

Gross cash received for premiums	$ 127,626 10	
Deduct reinsurances, $32,782.44; retura premiums, $18,135.44	50,917 88	
Net cash received for said premiums		$ 76,708 22
Received for interest on investments		10,659 99
Received for premium oa capital stock		1,475 00
Total		$ 88,843 21
Received increased capital		1,132 00
Total income		$ 89,975 21

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 5,492 64	
Deduct reinsurances	884 85	
Net amount paid for said claims		$ 4,607 79
Amount paid for claims occurring during the year	$ 33,703 11	
Deduct reinsurances	13,191 21	
Net amount paid for said claims		$ 20,511 90
Total net amount paid for claims		$ 25,119 69
Commission or brokerage		12,536 46
Salaries, $7,848.50; directors' fees, $555; auditors' fees, $200; travelling expenses, $1,784.60.		10,388 10
Taxes		2,675 64
Miscellaneous expenditure: Advertising, $830.45; adjustment fees, $974.82; legal fees, $115.84; maps and plans, $377.15; postage, telegrams, telephones and express, $713.35; printing and stationery, $1,450.11; rents, $763.20; boards, tariff associations, etc., $718.28; furniture and fixtures, $112.63; investment exp., $411.17; charges, $1,114.66; exchange, $201.75		7,783 41
Total expenditure		$ 58,503 30

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916		$ 305,152 23
Amount of cash income		89,975 21
Total		$ 395,127 44
Amount of expenditure	$ 58,503 30	
Amount written off stocks owned	15,000 00	
		73,503 30
Balance, net ledger assets, December 31, 1917		$ 321,624 14

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1916	5,364	$ 7,190,748	$ 122,804 64
Taken during the year, new and renewed	4,219	8,570,890	128,600 17
Total	9,583	$ 15,761,638	$ 251,404 81
Deduct terminated	3,587	5,568,631	98,739 17
Gross in force at end of year	5,996	$ 10,193,007	$ 152,665 64
Deduct reinsured		2,964,083	39,807 13
Net in force at December 31, 1917	5,996	$ 7,228,924	$ 112,858 51

The British Northwestern—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General—			
Dom. of Canada War Loan, 1931, 5 p.c.	$ 5,000 00	$ 5,000 00	$ 4,950 00
Schools—			
Bannatyne, Man., 1931, 5 p.c.	5,000 00	5,000 00	4,500 00
Prince Albert, Sask., P.S. 1922-1928, 5 p.c.	10,966 69	10,966 69	10,199 02
Saskatoon, Sask, 1953, 5 p.c.	20,000 00	20,000 00	17,400 00
Miscellaneous—			
The Home Invt. and Savings Assoc., 1922, 5 p.c.	25,000 00	25,000 00	25,000 00
Total on deposit with Receiver General	$ 65,966 69	$ 65,966 69	$ 62,049 02
Held by Company—			
Dom. of Canada Victory Loan, 1937, 5½ p.c.	2,000 00	2,000 00	2,000 00
Greater Winnipeg Water District, 1922, 5 p.c.	15,000 00	14,052 00	14,052 00
The Home Invt. and Savings Assoc., 1922, 5 p.c.	10,000 00	10,000 00	10,000 00
Total par, book and market values	$ 92,966 69	$ 92,018 69	$ 88,101 02

Schedule B.

Stocks owned by the Company, viz.:—

400 shares Canada West Securities Corp.	$ 40,000 00	$ 40,000 00	$ 40,000 00
50 shares Wm. Pearson Co., Ltd. (preferred)	5,000 00	5,000 00	3,650 00
Total par, book and market values	$ 45,000 00	$ 45,000 00	$ 43,650 00

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

General Manager—R. HILL STEWART.

Secretary—T. MACMASTER.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$ 4,866,666 67
Amount subscribed, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500	523,166 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)	$ 435,869 32

Other Assets in Canada.

Cash in banks:—		
Molsons Bank, Montreal (Manager's account)	$ 5,393 05	
Molsons Bank, Montreal (Deposit account)	51,034 10	
Sterling Bank of Canada, Winnipeg (N. W. Branch)	4,243 71	
Total cash in banks		60,670 86
Agents' balances and premiums uncollected ($3,433.97 was on business issued prior to Oct. 1, 1917)		42,915 18
Maps and plans, $10,000, office furniture, $1,350 (estimated)		11,350 00
Total assets in Canada		$ 550,805 36

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 37,852 23	
Net amount of claims, resisted, in suit ($10,000 accrued prior to 1917)	24,300 00	
Net amount of claims, resisted, not in suit	700 00	
Total net amount of unsettled claims		$ 62,852 23
Reserve of unearned premiums, $368,753.47; carried out at 80 per cent.		295,002 77
Taxes due and accrued		8,596 37
Total liabilities in Canada		$ 366,451 37

INCOME IN CANADA.

Gross cash received for premiums	$ 533,431 05	
Deduct reinsurances, $31,238.38; return premiums, $64,089.37	95,327 75	
Net cash received for premiums		$ 438,103 30
Interest on deposit paid direct to head office		19,203 61
Interest on bank account, etc.		2,915 62
Total income in Canada		$ 460,222 53

CALEDONIAN—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 16,022 26	
Deduct savings and salvages, $31.66; reinsurances, $3,703.10	3,734 76	
Net amount paid for said claims	$ 12,287 50	
Amount paid for claims occurring during the year	$ 196,851 98	
Deduct reinsurances	3,638 77	
Net amount paid for said claims	$ 193,213 21	
Total net amount paid for claims		$ 205,500 71
Commission or brokerage		84,088 59
Salaries, Head Office officials, $25,505.07; auditors' fees, $500; travelling expenses, officials, $3,435.60		29,440 67
Paid for taxes (including war taxes)		13,532 56
Miscellaneous expenditure, viz.: Printing and stationery, $3,486.05; advertising, $421.36; postage and telegrams, $1,722.19; maps and plans, $1,376.79; legal expenses, $24.50; charges, telephone, express, etc., $2,044.90; rents, $4,224.01; underwriters', tariff associations, etc., $5,385.51; furniture and fixtures, $630.65		19,315 96
Total expenditure in Canada		$ 351,878 49

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1916	36,639	$ 68,837,117	$ 736,874 83
Taken during 1917, new and renewed	19,564	49,574,732	533,425 88
Total	56,203	$118,411,849	$1,270,300 71
Deduct terminated	18,764	47,189,819	508,191 51
Gross in force at end of 1917	37,439	$ 71,222,030	$ 762,109 20
Deduct reinsured		2,949,116	32,142 74
Net in force at December 31, 1917	37,439	$ 68,272,914	$ 729,966 46

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
South Australian Govt. Scrip. Cert., 1921, 1923, 5 p.c.	$ 48,666 67	$ 47,206 67
Cities—		
Calgary, 1927, 4½ p.c.	15,000 00	13,650 00
Edmonton, 1932, 4½ p.c.	11,680 00	10,161 60
Edmonton, 1952, 4½ p.c.	8,760 00	7,095 60
Hamilton, 1934, 4 p.c.	48,666 67	42,826 67
Montreal perm. deb. stock, 3 p.c.	15,036 67	9,052 00
Montreal stock, 1932, 4 p.c.	48,666 66	43,313 33
Montreal (St. Henri), 1953, 4½ p.c.	30,000 00	26,700 00
Montreal (St. Louis), 1948, 4½ p.c.	10,000 00	8,900 00
Toronto, 1924, 4 p.c.	13,972 20	13,133 87
Toronto, 1925, 4 p.c.	38,933 33	36,208 00
Point Grey (Municipality) 1960, 4½ p.c.	21,413 33	16,488 26
Schools—		
Montreal, R.C., 1926, 4 p.c.	15,000 00	13,800 00
Quebec, R.C., 1947, 4½ p.c.	15,000 00	13,500 00
Miscellaneous—		
Canada Landed and National Inv. Co., 1918, 4½ p.c.	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1919, 4½ p.c.	12,166 67	12,166 67
Central Canada Loan and Savings Co., 1920, 5 p.c.	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c.	24,333 33	24,333 33
Mortgage Corp. of Nova Scotia (*formerly Acadia Loan Corp.*), 1918, 5½ p.c.	14,600 00	14,600 00
Mortgage Corp. of Nova Scotia (*formerly Acadia Loan Corp.*), 1919, 5½ p.c.	9,733 33	9,733 33
Toronto Mtge. Co., 1918, 4½ p.c.	12,166 67	12,166 67
Toronto Mtge. Co., 1919, 4½ p.c.	9,733 33	9,733 33
Toronto Mtge. Co., 1922, 5½ p.c.	14,600 00	14,600 00
Total on deposit with Receiver General	$ 474,678 85	$ 435,869 32

(*For General Business Statement, see Appendix.*)

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. T. NIEBLING.

Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—A. W. Ross.

Head Office in Canada—Vancouver.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)	$ 58,830 00

Other Assets in Canada.

Cash in banks, viz.:—		
Royal Bank of Canada, Vancouver, B.C.	$ 1,965 65	
Canadian Bank of Commerce, Winnipeg, Man.	1,706 69	
Total cash in banks		3,672 34
Interest accrued		1,133 34
Agents' balances and premiums uncollected ($2,424.09 was on business prior to Oct. 1, 1917)		9,098 97
Deposited with Western Can. Grain Growers Assoc., Winnipeg		1,000 00
Total assets in Canada		$ 73,734 65

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 3,056 75
Reserve of unearned premiums, $31,894.95; carried out at 80 per cent	25,515 96
Salaries, rent, etc., due and accrued	800 00
Taxes due and accrued	1,000 00
Due for return premiums, $100; reinsurance premiums, $200	300 00
Total liabilities in Canada	$ 30,672 71

INCOME IN CANADA.

Gross cash received for premiums	$ 71,145 39	
Deduct reinsurances, $7,954.24; return premiums, $15,246.11	23,200 35	
Net cash received for premiums		$ 47,945 04
Received for interest on investments		2,850 00
Income received from all other sources		22 69
Total income in Canada		$ 50,817 73

THE CALIFORNIA—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 28 70	
Amount paid for claims occurring during the year	$ 10,819 98	
Deduct reinsurance	125 07	
Net amount paid for said claims	$ 10,694 91	
Total net amount paid for said claims		$ 10,723 61
Commission or brokerage		10,895 71
Taxes		1,702 29
Paid for salaries, fees and all other charges of officials, viz.:—Salaries of head office officials, $2,200 23; auditors' fees, $62 10; travelling expenses, officials, $420 22		2,682 55
Miscellaneous expenditure, viz.: Maps and plans, $284 35; postage, telegrams and express, $389.96; printing and stationery, $306 75; legal expenses (notarial), $2.50; underwriters' boards, tariff associations, etc., $632 43; advertising and newspaper subscriptions, $49.57; sundries (including telephones), $223.44; loss expenses, $318.55; furniture and fixtures, $33 25; rents, $226 05		2,466 85
Total expenditure in Canada		$ 28,471 01

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 3,647,103	$ 57,184 86
Taken during the year, new and renewed	6,358,029	73,849 91
Total	$ 10,005,132	$ 131,034 77
Deduct terminated	5,132,533	62,074 86
Gross in force at end of year	$ 4,872,599	$ 68,959 91
Deduct reinsured	595,544	7,591 17
Net in force at December 31, 1917	$ 4,277,055	$ 61,368 74

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada two year notes, 1919, 5 p.c.	$ 5,000 00	$ 4,900 00
Dominion of Canada War Loan, 1931, 5 p.c.	1,000 00	990 00
Cities—		
Brandon, Man., 1952, 4½ p.c.	10,000 00	8,400 00
Brantford, Ont., 1944, 5 p.c.	6,000 00	5,940 00
Calgary, Alta., 1927, 4½ p.c.	10,000 00	9,100 00
New Westminster, B.C., 1931, 4½ p.c.	10,000 00	8,600 00
Districts—		
North Vancouver, B.C., 1961, 5 p.c.	10,000 00	8,400 00
Oak Bay, B.C., 1962, 5 p.c.	5,000 00	4,200 00
School—		
Winnipeg, 1943, 4 p.c.	10,000 00	8,300 00
Total on deposit with Receiver General	$ 67,000 00	$ 58,830 00

(*For General Business Statement, see Appendix.*)

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—S. H. EWING.
Secretary—T. H. HUDSON.
Managers—T. H. HUDSON AND H. F. RODEN.
Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914 its power was extended to include burglary insurance under the provisions of the said section. On April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section and on June 28, 1917 its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued September 10, 1888.)

CAPITAL.

Amount of capital authorized and subscribed		$ 500,000 00
Amount paid thereon in cash		43,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A)*		$ 482,699 86
Book value of stocks. *(For details, see Schedule B)*		19,400 00
Cash at head office and branches		39 55
Cash on deposit with Manitoba Workmen's Compensation Board		5,000 00
Cash on deposit with Western Canada Grain Growers' Association		1,000 00
Cash in banks, viz.:—		
Molsons Bank, Montreal, savings account, $35.88; current account, $27,834.54	$ 27,870 42	
Molsons Bank, Winnipeg	1,477 81	
Total cash in banks		29,348 23
Balance with Associated Companies, Manitoba		12,412 13
Total ledger assets		$ 549,899 77
Deduct market value of bonds, debentures and stocks under book value		21,642 03
		$ 528,257 74

OTHER ASSETS.

Interest due, $1,406 22; accrued, $3,456 10		4,862 32
Agents' balances and premiums uncollected, viz.:—		
Fire net ($368.53 on business prior to Oct. 1, 1917)	$ 19,909 22	
Accident ($778.38 on business prior to Oct. 1, 1917)	8,222 84	
Automobile, including Fire Risk	1,174 21	
Automobile, excluding Fire Risk ($212.86 on business prior to Oct. 1, 1917)	2,672 42	
Burglary ($38.05 on business prior to Oct. 1, 1917)	510 78	
Employers' Liability ($5,339.83 on business prior to Oct. 1, 1917)	29,933 77	
Guarantee ($68.20 on business prior to Oct. 1, 1917)	134 83	
Plate Glass ($160 31 on business prior to Oct. 1, 1917)	3,573 96	
Sickness ($579.31 on business prior to Oct. 1, 1917)	4,715 88	
Total	$ 70,847 91	
Less commission	16,716 51	
Net amount of agents' balances and premiums uncollected		54,131 40
Total assets		$ 587,251 46

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, adjusted and unpaid	$ 1,811 55	
Net amount of fire claims, unadjusted	1,370 70	
Net amount of accident claims, adjusted and unpaid	9,316 78	
Net amount of accident claims, resisted, in suit (accrued prior to 1917)	1,500 00	
Net amount of automobile (including fire risk) claims, adjusted and unpaid	320 00	
Net amount of automobile (excluding fire risk) claims, adjusted and unpaid	$ 7,115 00	
Net amount of automobile, (excluding fire risk) claims, resisted in suit	4,200 00	
Total net amount of automobile, (excluding fire risk) claims unsettled ($3,600 accrued in previous years	11,315 00	

THE CANADA ACCIDENT—*Continued.*

LIABILITIES—*Concluded.*

(1) *Liabilities in Canada—Concluded.*

Net amount of employers'liability claims, adjusted and unpaid ($21,220 accrued prior to 1917)	$ 61,887 85	
Net amount of guarantee claims, adjusted and unpaid	3,000 00	
Net amount of plate glass claims, adjusted and unpaid ($25 accrued prior to 1917)	27,904 14	
Net amount of sickness claims, adjusted and unpaid	3,870 28	
Total net amount of unsettled claims		$ 122,296 30
Present value of liability claims payable by instalments not yet due		2,500 00
Reserve of unearned premiums, viz.:—		
Fire	$ 27,702 77	
Accident	19,588 21	
Automobile (including fire risk)	2,128 81	
Automobile (excluding fire risk)	12,731 61	
Burglary	1,124 42	
Employers' liability	18,112 86	
Guarantee	1,422 60	
Plate Glass	17,386 69	
Sickness	8,653 80	
Total reserve, $108,851.77; carried out at 80 per cent		87,081 42
Due and accrued for taxes		2,500 00
Reserve on unlicensed fire reinsurance, unsecured		7,459 49
Amount held to credit of unlicensed reinsurers (fire)		18,294 69
Due reinsurance companies		3,440 28
Total liabilities in Canada		$ 243,572 18

(2) *Liabilities in Other Countries.*

Reserve on unearned premiums, fire, $298.43; carried out at 80 per cent		238 74
Total liabilities in all countries (except capital)		$ 243,810 92
Excess of assets over liabilities		$ 343,440 54
Capital stock paid in cash		43,320 00
Surplus over liabilities and capital		$ 300,120 54

INCOME.

Premiums.	Class of Business.				
	Fire.		Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).
	In Canada.	In other Countries.	In Canada.	In Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	109,898 24	910 54	43,404 49	4,477 56	27,387 19
Less reinsurance	51,616 14	90 56	2,683 02	422 28	300 00
Less return premiums	24,752 33	62 20			
Total deduction	76,368 47	152 76			
Net cash received	33,529 77	757 78	40,721 47	4,055 28	27,087 19

The Canada Accident—*Continued.*

INCOME—*Concluded.*

Premiums.	Class of Business.				
	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	In Canada.	In Canada.	In Canada.	In Canada.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	2,284 70	186,274 58	3,101 24	18,000 01	17,261 91
Less reinsurance	387 79	20,515 61	1,024 00		619 50
Net cash received	1,896 91	165,758 97	2,077 24	18,000 01	16,642 41

Net cash received for premiums for all classes of business in all countries	$ 310,527 03
Cash received for interest on investments	24,142 18
Total income	$ 334,669 21

EXPENDITURE.

Claims.	Class of Business.			
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).
	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	5,598 23			
Deduct reinsurances	3,012 70			
Net payment for claims occurring in previous years	2,585 53	3,163 01		2,350 57
Paid for claims occurring during the year	20,740 49	14,250 87	297 94	7,821 21
Less reinsurance	7,838 64	138 39		
Net payment for said claims	12,901 85	14,112 48		
Total net payment for claims	15,487 38	17,275 49	297 94	10,171 78

THE CANADA ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Claims.	Class of Business.				
	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous year		64,889 48	215 50	1,175 59	2,964 65
Paid for claims occurring during the year	1,306 25	55,865 68	113 97	10,263 26	6,110 08
Less reinsurance		1,462 57			96 41
Net payment for said claims		54,403 11			6,013 67
Total net payment for claims	1,306 25	119,292 59	329 47	11,438 85	8,978 32

Total net payments for claims for all classes of business	$	184,578 07
Paid for dividends		4,332 00
Commission and brokerage, fire, $6,092.72; other, $59,206.64		65,299 36
Taxes, fire, $2,244.68; other, $7,945.23		10,189 91
Salaries, fees and travelling expenses, fire—Salaries, head office officials, $6,342.75; inspectors, $466.60; travelling expenses, officials, $65.50		6,874 85
Salaries, fees and travelling expenses, other—Salaries, head office, $18,605.55; Fees—directors, $1,700; auditors and pay roll audit, $556.26; travelling expenses, $3,127.54		23,989 35
Miscellaneous expenditure, fire, viz.:—Advertising, $1.22; legal expenses, $510; maps and plans, $338.71; postage, telegrams, telephones and express, $514.42; printing and stationery, $638.81; underwriters' boards, associations, etc., $969.95; charges, $584.09		3,557 20
Miscellaneous expenditure, other, viz.:—Advertising, $1,002.46; furniture and fixtures, $107.52; elevator inspections, $801.95; legal expenses, $889.50; postage, telegrams, telephones and express, $1,728.22; printing and stationery, $3,775.47; rent and light, $2,091.65; association fees, etc., $1,148.73; general expenses, $3,622.19; Manitoba W.C. Board, administration expenses, $1,677.71; bad debts, $788.93		17,634 33
Total expenditure	$	316,455 07

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916	$	513,390 94
Amount of income as above		334,669 21
Total	$	848,060 15
Amount of expenditure as above		316,455 07
Balance, net ledger assets, December 31, 1917 ($549,899.77 less $18,294.69 ledger liability)	$	531,605 08

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$	48,801 38
Amount of commission thereon		12,200 35
Amount of losses recovered from said companies		10,018 33
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $23,734.31; carried out at 80 per cent		18,987 45
Amount of losses due and recoverable from such companies		6,766 73
Amount of cash or other securities held as security for recovery of losses		18,294 69

THE CANADA ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	2,977,914	35,110 11	57,749	725 96	3,035,663	35,836 07
Taken in 1917, new and renewed	12,799,093	115,909 49	75,640	785 44	12,874,733	116,694 93
Totals	15,777,007	151,019 60	133,389	1,511 40	15,910,396	152,531 00
Less ceased	5,367,951	56,438 99	70,948	837 80	5,438,899	57,276 79
Gross in force at end of 1917	10,409,056	94,580 61	62,441	673 60	10,471,497	95,254 21
Less reinsured	5,435,447	47,727 81	7,250	76 74	5,442,697	47,804 55
Net in force at end of 1917	4,973,609	46,852 80	55,191	596 86	5,028,800	47,449 66

Risks and Premiums.	Class of Business.					
	Accident.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	9,239,298	36,782 97			4,100,000	31,421 10
Taken in 1917, new and renewed	16,809,849	54,431 18	620,570	6,285 20	6,195,000	40,927 49
Totals	26,049,147	91,214 15			10,295,000	72,348 59
Less ceased	15,569,998	49,939 87	116,000	1,199 31	4,436,000	46,585 37
Gross in force at end of 1917	10,479,149	41,274 28	504,570	5,085 89	5,859,000	25,763 22
Less reinsured	363,366	2,097 87	79,540	828 27	20,000	300 00
Net in force at end of 1917	10,115,783	39,176 41	425,030	4,257 62	5,839,000	25,463 22

Risks and Premiums.	Class of Business.					
	Burglary.		Employers' Liability.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	128,183	1,067 82	4,700,000	50,707 56	889,668	5,939 90
Taken in 1917, new and renewed	375,650	3,353 00	3,965,000	216,941 61	977,778	4,392 33
Totals	503,833	4,420 82	8,665,000	267,649 17	1,867,446	10,332 23
Less ceased	185,483	1,768 87	5,338,900	227,268 58	978,626	6,650 52
Gross in force at end of 1917	318,350	2,651 95	3,326,100	40,380 59	888,820	3,681 71
Less reinsured	58,767	469 61	108,500	3,931 00	184,500	836 50
Net in force at end of 1917	259,583	2,182 34	3,217,600	36,449 59	704,320	2,845 21

THE CANADA ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.	
	Plate Glass.	Sickness.
	Premiums.	Premiums.
	$ cts.	$ cts.
Gross in force at end of 1916	35,986 34	13,712 56
Taken in 1917, new and renewed	29,726 10	23,354 95
Totals	65,712 44	37,067 51
Less ceased	32,587 51	19,034 14
Gross in force at end of 1917	33,124 93	18,033 37
Less reinsured		725 77
Net in force at end of 1917	33,124 93	17,307 60

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General.			
Dom. of Canada War Loan, 1925, 5 p.c.	$ 11,000 00	$ 10,654 05	$ 10,890 00
Governments—			
Prov. of Manitoba, 1947, 4 p.c.	6,000 00	5,490 00	4,920 00
Prov. of New Brunswick, 1938, 3 p.c.	9,733 33	7,592 00	7,202 00
Prov. of New Brunswick, 1921, 4 p.c.	5,000 00	4,850 00	4,800 00
Cities—			
Fort William, 1933, 5 p.c.	15,000 00	14,550 00	14,100 00
Montreal, (St. Henri), 1951, 4½ p.c.	8,000 00	7,840 00	7,200 00
Montreal (St. Louis), 1937, 4 p.c.	10,000 00	9,125 00	8,600 00
Montreal (St. Louis), 1929, 4½ p.c.	5,000 00	4,925 00	4,700 00
Montreal (St. Paul), 1949, 4½ p.c.	13,000 00	12,675 00	11,570 00
Montreal (St. Paul), 1950, 4½ p.c.	25,000 00	24,375 00	22,250 00
Winnipeg, 1938, 4 p.c.	15,000 00	13,500 00	12,750 00
Towns—			
St. Lambert, Que., 1954, 5½ p.c.	30,000 00	30,505 00	30,000 00
Whitby, 1918, 5 p.c.	105 62	102 60	105 62
Schools—			
School Com'rs. of St. Edouard of Fraserville, 1940, 5 p.c.	23,000 00	21,390 00	20,010 00
Westmount, Que., 1952, 5 p.c.	6,000 00	5,880 00	5,880 00
Total on deposit with Receiver General	$ 181,838 95	$ 173,453 65	$ 164,977 62
Held by the Company.			
Governments—			
Dom. of Can. inscribed stock, 1909/1934, 3½ p.c.	37,960 00	34,164 00	30,748 00
Dom. of Canada War Loan, 1925, 5 p.c.	14,000 00	13,559 70	13,860 00
Dom. of Canada War Loan, 1931, 5 p.c.	25,000 00	24,375 00	24,750 00
Cities—			
Lachine, 1940, 4 p.c.	6,000 00	4,980 00	4,860 00
Lachine, 1952, 4½ p.c.	15,000 00	13,162 00	12,750 00
Montreal West, 1954, 5 p.c.	6,000 00	5,340 00	5,640 00
Stratford, 1936, 4 p.c.	8,000 00	6,880 00	6,880 00
Sydney, N.S., 1932, 4 p.c.	5,000 00	4,400 00	4,250 00
Three Rivers, 1956, 4½ p.c.	15,000 00	13,125 00	12,600 00
Three Rivers, 1958, 4½ p.c.	12,000 00	10,440 00	10,080 00
Vancouver, 1939, 3½ p.c.	4,000 00	3,210 00	2,920 00
Winnipeg, 1935, 3½ p.c.	2,000 00	1,680 00	1,600 00
Towns—			
Maisonneuve, 1946, 4½ p.c.	5,000 00	4,575 00	4,150 00
Valleyfield, 1926, 4 p.c.	5,000 00	4,350 00	4,400 00
Vaudreuil, 1929, 4½ p.c.	5,000 00	4,350 00	4,350 00
Verdun, 1929, 4 p.c.	2,000 00	1,760 00	1,740 00
Verdun, 1939, 5 p.c.	5,000 00	4,912 00	4,750 00

The Canada Accident—*Concluded.*

Schedule A.—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

District—			
Dewdney, Dyking, 1930, 6 p.c.	15,000 00	15,000 00	14,550 00
Parochial Loan—			
Parish Tres St. Redempteur, 1918 to 1945, 5 p.c.	7,015 97	4,878 51	6,244 21
Schools—			
Municipality of Dorval, R.C., 1932, 5 p.c.	15,000 00	13,500 00	13,650 00
Hintonburg, R.C., 1922, 5 p.c.	2,500 00	2,500 00	2,425 00
Longue Pointe R.C., 1951, 5 p.c.	5,000 00	4,800 00	4,400 00
Longue Pointe, 1952, 5 p.c.	10,000 00	9,600 00	8,800 00
Municipality of Maisonneuve, 1937, 5 p.c.	10,000 00	9,650 00	9,000 00
Montreal (St. Henri) R.C., 1949, 4½ p.c.	11,000 00	9,680 00	9,350 00
Montreal (Youville), 1952, 5 p.c.	10,000 00	9,500 00	8,900 00
St. Edouard de Fraserville, 1940, 5 p.c.	3,000 00	2,790 00	2,610 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.	20,000 00	17,400 00	15,600 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.	20,000 00	17,600 00	16,200 00
St. Laurent, 1951, 5 p.c.	5,000 00	4,750 00	4,300 00
Sherbrooke, R.C., 1942, 5 p.c.	5,000 00	4,725 00	4,650 00
Westmount, 1949, 5 p.c.	6,000 00	5,880 00	5,880 00
Westmount, 1951, 5 p.c.	6,000 00	5,880 00	5,880 00
Railway—			
Can. Nor. Ry. 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	12,166 66	10,950 00	10,463 00
Miscellaneous—			
Windsor Hotel Co., 1931, 4½ p.c.	5,000 00	4,900 00	4,350 00
Total par, book and market values	$ 521,481 58	$ 482,699 86	$ 462,557 83

Schedule B.

Stock owned by the Company, viz.:—			
100 shares Molsons Bank stock	$ 10,000 00	$ 19,400 00	$ 17,900 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. H. G. RUSSELL.

Vice-Presidents—F. H. ALEXANDER and D. E. SPRAGUE.

Managing-Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60. Dominion license issued July 31, 1911.)

CAPITAL.

Amount of joint stock or guaranteed capital authorized	$ 3,000,000 00
Amount subscribed	2,050,400 00
Amount paid thereon in cash	1,762,048 65
Amount of premium on capital paid in by stockholders since organization	306,360 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (Head office building, $163,752.07; various other properties, $141,540.56)		$ 305,292 63
*Loans secured by mortgages, first liens		1,453,980 75
Book value of debentures owned *(For details, see Schedule A.)*		77,691 37
Book value of stock *(For details, see Schedule B.)*		83,477 23
Cash at head office		11,638 10
Cash in banks, viz.:—		
Royal Bank of Canada	$ 11,184 85	
Northern Crown Bank	42,414 90	
Imperial Bank of Canada	158,249 31	
Total cash in banks		211,849 06
Total ledger assets		$ 2,143,929 14
Deduct market value of stock under book value		45,287 23
		$ 2,098,641 91

OTHER ASSETS.

Interest due, $145,454.29; accrued, $29,538.67	174,992 96
Agents' balances and premiums uncollected ($554.60 was on business prior to Oct. 1, 1917).	40,899 43
Bills receivable held by the company	8,758 77
Maps and plans, $12,072.50; furniture and fixtures, $6,981.34	19,053 84
Total assets	$ 2,342,346 91

*Including $250,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

The Canada National—*Continued.*

LIABILITIES.

Net amount of claims, adjusted and unpaid		$ 16,492 00
Reserve of unearned premiums, $155,657.40; carried out at 80 per cent		124,525 92
Dividends declared but not yet due		105,193 59
Due for reinsurance premiums		7,827 96
Taxes due and accrued		1,800 00
Held in trust for reinsurance against unexpired risks		56,777 61
Contingent reserve fund		75,000 00
Total liabilities		$ 387,617 08
Excess of assets over liabilities		$ 1,954,729 83
Capital stock paid in cash		1,762,048 65
Surplus over liabilities and paid up capital		$ 192,681 18

INCOME.

Gross cash received for premiums	$ 264,085 97	
Deduct reinsurance, $73,531.15; return premiums, $41,134.35	114,665 50	
Net cash received for premiums		$ 149,420 47
Received for interest on investments and dividend on stock		109,012 78
Rents		2,881 18
Total		$ 261,314 43
Received for calls on capital		53,887 93
Total income		$ 315,202 36

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 16,442 78	
Deduct reinsurances	1,839 72	
Net amount paid for said claims	$ 14,603 06	
Amount paid for claims occurring during the year	$ 80,623 26	
Deduct reinsurances	34,987 63	
Net amount paid for said claims	$ 45,635 63	
Total net amount paid for claims		$ 60,238 69
Amount of dividends paid during the year		99,235 90
Paid for commission or brokerage		26,898 24
Paid for salaries: Head office branches and inspectors, $28,522.91; directors' fees, $3,175; auditors' fees, $750; travelling expenses, $6,573.79		39,021 70
Paid for taxes		7,833 21
Miscellaneous expenditure, viz.: Advertising, $4,383.86; maps and plans, $1,057.08; postage, telegrams, telephones and express, $2,388.76; printing and stationery, $2,045 67; rents, $5,376.27; legal expenses, $1,619.12; underwriters' association fees, etc., $3,020.91; sundries, $1,870.29		21,761 96
Total expenditure		$ 254,989 70

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1916	$ 2,026,938 87
Income as above	315,202 36
Total	$ 2,342,141 23
Expenditure as above	254,989 70
Balance, net ledger assets, December 31, 1917 ($2,143,929.14; less $56,777.61 deposits)	$ 2,087,151 53

THE CANADA NATIONAL—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 66,141 46
Amount of commission thereon	18,188 90
Amount of losses recovered from said companies	34,940 49
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $46,636.13; carried out at 80 per cent	37,308 90
Amount of losses due and recoverable from such companies	11,931 00
Amount of reinsurance premiums payable to such companies	7,827 96
Amount of cash or other securities held as security for recovery of losses	56,777 61

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 31,304,548	$ 445,925 72
Policies taken during the year	20,002,346	281,958 39
Total	$ 51,306,894	$ 727,884 11
Deduct terminated	20,230,164	296,279 75
Gross in force at end of year	$ 31,076,730	$ 431,604 36
Deduct reinsured	8,384,803	108,204 20
Net in force at December 31, 1917	$ 22,691,927	$ 323,400 16

SCHEDULE A.

Debentures owned:—

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1937, 5 p.c.	$ 55,000 00	$ 52,691 37	$ 52,691 37
Dom. of Canada Victory Loan, 1922, 5½ p.c. (10 p.c. of subscription)	25,000 00	25,000 00	25,000 00
Total par, book and market values	$ 80,000 00	$ 77,691 37	$ 77,691 37

SCHEDULE B.

Stock owned and held by the Company:—

	Par value.	Book value.	Market value.
670 shares Great West Perm. Loan Co.	$ 67,000 00	$ 83,477 23	$ 38,190 00

THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—JAS. H. ASHDOWN.

Vice-President—R. T. RILEY.

Manager and Secretary—C. S. RILEY.

Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887; amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897).

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (Head office Building)		$ 120,000 00
Amount secured by way of loans on real estate, by bond or mortage, first liens		704,716 28
Book value of bonds and debentures (*For details, see Schedule A*)		529,817 60
Cash at head office and branches		15,908 37
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 23,399 03	
Union Bank of Canada, Calgary	13,697 51	
Union Bank of Canada, Winnipeg	29,886 33	
Northern Crown Bank, Winnipeg	18,226 73	
Total cash in banks		85,209 60
Total ledger assets		$ 1,455,651 85

OTHER ASSETS.

Market value of bonds and debentures over book value	3,214 58
Interest accrued	2,299 71
Agents' balances and premiums uncollected ($5,259.75 on business prior to Oct. 1, 1917)	46,048 00
Balance of profit commission due from other companies	343 40
Plans, $3,857.02; furniture and fixtures, $4,738.93	8,595 95
Amount due for reinsurance losses	312 32
Total assets	$ 1,516,465 81

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of claims, adjusted and unpaid	$ 23,499 54
Reserve of uncarned premiums, $266,796.99; carried out at 80 per cent	213,437 59
Taxes due and accrued	10,114 88
Reserve fund held in trust for reinsuring companies (including $38,238.96 reinsurance premiums payable Canadian Indemnity Co.)	54,027 33
Reinsurance premiums	6,887 73
*Employees' profit sharing fund (balance undistributed)	9,992 01
Total liabilities in Canada	$ 317,959 08

*Total amount set apart for employees' profit sharing fund is $7,219 72 of which $3,904.86 was distributed and remainder set aside as liability.

THE CANADIAN FIRE—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $5,534.90; carried out at 80 per cent	$ 4,427 92
Total liabilities in other countries	$ 4,427 92
Total liabilities in all countires (except capital stock)	$ 322,387 00
Excess of assets over liabilities	$ 1,194,078 81
Capital stock paid in cash	1,000,000 00
Surplus over liabilities and capital	$ 194,078 81

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 460,592 18	$ 20,921 92	
Deduct reinsurances, $123,425.33; return premiums, $52,536.86	168,737 73	7,224 46	
Net cash received for premiums	$ 291,854 45	$ 13,697 46	
Total net cash received for premiums in all countries			$ 305,551 91
Received for interest on investments			59,230 19
Rents			2,317 38
Total			$ 367,099 48
Increased capital			500,000 00
Total income			$ 867,099 48

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 12,085 10	$ 775 38	
Deduct reinsurances	3,681 44		
Net amount paid for said claims	$ 8,403 66		
Amount paid for claims occurring during the year	$ 140,456 38	$ 2,338 71	
Deduct reinsurances	45,986 94	770 64	
Net amount paid for said claims	$ 94,469 44	$ 1,568 07	
Total net amount paid for claims	$ 102,873 10	$ 2,343 45	
Total net amount paid for claims in all countries			$ 105,216 55
Amount of dividends paid stockholders (including $500,000 stock bonus)			560,000 00
Paid for commission or brokerage			17,705 48
Paid for salaries of officials, $36,515.71; directors' fees, $720; auditors' fees, $600; travelling expenses (officials), $4,064.85			41,900 56
Paid for taxes and war taxes			9,265 27
Miscellaneous expenditure, viz.: Advertising, $1,009.38; printing and stationery, $3,403.77; postage, telephones, express and telegrams, $1,687.16; office charges, $2,512.18; rent, $9,037.50; board fees, $4,207.41; agents' charges, $711.03; office furniture and fixtures, $640.82; maps and plans, $713.92; share of profits paid to employees, $6,904.86; uncollected accounts written off, $137.84			30,965 87
Total expenditure			$ 765,053 73

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916	$ 1,299,578 77
Amount of cash income as above	867,099 48
Total	$ 2,166,678 25
Amount of cash expenditure	765,053 73
Balance, net ledger assets, December 31, 1917 ($1,455,651.85, less $54,027.33 deposit)	$ 1,401,624 52

The Canadian Fire—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 73,645 17
Amount of commission thereon	20,338 77
Amount of losses recovered from said companies	37,101 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $47,798.70; carried out at 80 per cent	38,238 96
Amount of reinsurance premiums payable to such companies	5,177 80
Amount of cash or other security held as security for recovery of losses, etc	38,238 96

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks and Premiums.	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	29,268	43,697,181	630,187 60	1,385	1,360,660	14,627 48	30,653	45,057,841	644,815 08
Taken in 1917, new and renewed	16,815	32,286,662	465,952 50	1,354	1,579,205	18,884 92	18,169	33,865,867	484,837 42
Totals	46,083	75,983,843	1,096,140 10	2,739	2,939,865	33,512 40	48,822	78,923,708	1,129,652 50
Less ceased	16,689	29,239,453	426,264 50	1,473	1,537,560	16,629 78	18,162	30,777,013	442,894 28
Gross in force at end of 1917	29,394	46,744,390	669,875 60	1,266	1,402,305	16,882 62	30,660	48,146,695	686,758 22
Less reinsured	.....	11,209,260	152,606 74	.....	483,950	5,812 81	.....	11,693,210	158,419 55
Net in force at end of 1917	29,394	35,535,130	517,268 86	1,266	918,355	11,069 81	30,660	36,453,485	528,338 67

Schedule A.

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company—			
Dominion of Canada War Loan, 1925, 5 p.c.	$ 50,000 00	$ 48,427 60	$ 49,500 00
Dominion of Canada Victory Loan, 1937, 5½ p.c	5,000 00	5,000 00	5,000 00
City—			
*Winnipeg, 1923, 4 p.c.	70,000 00	63,700 00	65,800 00
Miscellaneous—			
Canada Permanent Mortgage Corp., 1921, 4½ p.c.	20,000 00	20,000 00	20,000 00
Canada Permanent Mortgage Corp., 1922, 5 p.c	5,000 00	5,000 00	5,000 00
Home Investment Loan and Savings Co., 1918-1919, 5 p.c	20,000 00	20,000 00	20,000 00
Huron and Erie L. and S. Co., 1921, 5 p.c.	10,000 00	10,000 00	10,000 00
Northern Mortgage Co., 5 p.c.	350,000 00	350,000 00	350,000 00
Schools—			
Cloverleaf, 1918-1922, 6 p.c.	900 00	900 00	891 00
Cork Cliff, 1920, 6 p.c	240 00	240 00	240 00
East St. Paul, 1918 to 1920, 6 p.c.	363 18	300 00	363 18
Franko, 1918 to 1920, 6 p.c.	300 00	300 00	300 00
Illinois, 1920, 5½ p.c	450 00	450 00	445 50
Jeffrey, 1918-1922, 6 p.c.	750 00	750 00	742 50
Kupczanko, 1918-1920, 6 p.c.	300 00	300 00	300 00
Nord, 1918-1919, 6 p.c.	200 00	200 00	200 00
Seaforth, 1918-1923, 6 p.c.	900 00	900 00	900 00
Skala, 1918-1920, 6 p.c.	300 00	300 00	300 00
Slowo, 1918-1920, 6 p.c.	300 00	300 00	300 00
Snowflake, 1918-1931, 6 p.c	700 00	2,750 00	2,750 00
Snowflake, 1932, 6 p.c.	2,050 00		
Total par, book and market values	$ 537,753 18	$ 529,817 60	$ 533,032 18

*On deposit with Receiver General.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

(Formerly the Subscribers to the Lumbermen's Fire Indemnity Contract).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chief Agent—E. D. HARDY.

Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec in 1915 and licensed May 28, 1915. Licensed under the provisions of Section 4 of *the Insurance Act*, 1917, for the transaction of insurance among the subscribers in respect of property situated in the said provinces.)

ASSETS.

Debentures owned, viz.:—

	Par value.	Book value.	Market value.
*Dom. of Canada War Loan, 1925, 5 p.c.	$ 20,000 00	$ 19,800 00	$ 19,800 00
Dom. of Canada War Loan, 1925, 5 p.c.	5,000 00	4,950 00	4,950 00
Dom. of Canada War Loan, 1931, 5 p.c.	1,000 00	990 00	990 00
Dom. of Canada War Loan, 1937, 5 p.c.	7,000 00	6,766 69	6,766 69
Dom. of Canada Victory Loan, 1937, 5½ p.c.	2,000 00	1,982 16	1,982 16
Total par, book and market values	$ 35,000 00	$ 34,488 85	$ 34,488 85

Carried out at book value		$ 34,488 85
Cash in Bank of Ottawa, Ottawa		1,410 38
Total ledger assets		$ 35,899 23

OTHER ASSETS.

Interest accrued	82 87
Agents' balances and premiums uncollected	4,852 93
Total assets	$ 40,835 03

LIABILITIES.

Deposit to cover liability of unlicensed reinsurers	$ 9,902 16
Taxes due and accrued	176 97
Due for reinsurance	5,483 53
Auditor's fees	40 00
Attorney Company, commissions and premiums	2,042 96
Net profits at credit of subscribers	3,189 41
Total liabilities	$ 20,835 03
Surplus of assets over liabilities	$ 20,000 00

INCOME.

Gross cash received for premiums	$ 29,289 19	
Deduct reinsurance, $21,672.96; and return premiums, $3,039.09	24,712 05	
Net cash received for premiums		$ 4,577 14
Received for interest on investments		125 00
Cash dividends received from reinsurance companies		820 18
Total income		$ 5,522 32

*On deposit with Receiver General.

Canadian Lumbermen's—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring during the year	$ 24,723 11	
Deduct reinsurance	24,723 11	
Commission (Attorney Company)		$ 2,699 64
Auditor's fees		40 00
Taxes		645 01
Miscellaneous expenditure, viz.:—Guarantee bond furnished by attorney, $40; profits paid subscribers under terminated contracts, $28.95		68 95
Total expenditure		$ 3,453 60

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916	$ 23,928 35
Amount of cash income as above	5,522 32
Total	$ 29,450 67
Amount of expenditure as above	3,453 60
Balance of net ledger assets, December 31, 1917 ($35,899.23 less $9,902.16 ledger liability.)	$ 25,997 97

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	18,513 82
Commission and dividends thereon, $967.78; losses recovered, $17,929.49	18,897 27
Reserve of unearned premiums, $11,594.22; carried out at 80 per cent	9,275 37
Amount of reinsurance premiums payable to such companies	4,973 12
Amount of cash or other securities held as security for recovery of losses, etc	11,433 39

Risk and Premiums.	Class of Business. Fire.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at December 31, 1916	881,755	17,626 78
Taken in 1917, new and renewed	1,421,755	32,316 26
Totals	2,303,510	49,943 04
Less ceased	1,029,060	21,132 29
Gross in force at December 31, 1917	1,274,450	28,810 75
Less reinsured	1,274,450	28,810 75
Net in force at December 31, 1917	None.	None.

THE CENTURY INSURANCE COMPANY, LIMITED.

*Statement for the Year ending December 31, 1917.

President—J. Campbell Lorimer.

Secretary—Jno. R. Little.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—T. W. Greer.

Head Office in Canada—Vancouver, B.C.

(Incorporated. 1885, Dominion license issued December 12, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed £315,000	$ 1,533,000 00
Amount paid in cash, £35,000	170,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value	
Dom. of Canada Victory Loan, 1937, 5½ p.c.	$ 50,000 00	$ 50,000 00	
Carried out at market value			$ 50,000 00

Other Assets in Canada.

Cash at Head Office in Canada		1,324 19
Cash in banks, viz.:—		
Home Bank of Canada, Toronto	$ 5,727 68	
Canadian Bank of Commerce, Vancouver	4,946 52	
Total cash in banks		10,674 20
Agents' balances and premiums uncollected ($42.07 on business prior to Oct. 1, 1917)		12,349 11
Office furniture and plans		1,105 54
Deposit with Western Grain Association		1,000 00
Adjustment expenses, receivable		31 43
Total assets in Canada		$ 76,484 47

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 21,607 77
Reserve of unearned premiums, $50,859.15; carried out at 80 per cent	40,687 32
Reinsurance and return premiums	4,211 80
Taxes due and accrued	1,100 00
Due to Pacific Coast Fire Insurance Company for commissions	7,710 54
Total liabilities in Canada	$ 75,317 43

INCOME IN CANADA.

Gross cash received for premiums	$ 119,318 58	
Deduct reinsurances, $12,685.62; return premiums, $20,185.12	32,870 74	
Net cash received for said premiums		$ 86,447 84
Received for interest on investments		162 02
Total income in Canada		$ 86,609 86

*This statement here given includes the entire business transacted during 1917.

The Century Insurance Company—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 8,066 83	
Deduct reinsurances	2,369 02	
Net amount paid for said claims	$ 5,697 81	
Net amount paid for claims occurring during the year	$ 52,609 86	
Deduct reinsurances	3,970 23	
Net amount paid for said claims	$ 48,639 63	
Total net amount paid for claims		$ 54,337 44
Paid for commission or brokerage		25,806 14
Taxes		2,200 32
Miscellaneous expenditure: Maps and plans, $5.75; printing and stationery, $546.38; underwriters' boards, tariff associations, etc., $1,294.87; adjustment expenses, $876.06		2,723 06
Total expeaditure in Canada		$ 85,066 96

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916	$ 6,919,412	$ 84,310 60
Taken during the year, new and renewed	12,138,754	120,725 84
Total	$ 19,058,166	$ 205,036 44
Deduct terminated	8,390,394	84,235 54
Gross in force at end of year	$ 10,667,772	$ 120,800 90
Deduct reinsured	1,467,464	20,832 15
Net in force at December 31, 1917	$ 9,200,308	$ 99,968 75

(*For General Business Statement, see Appendix.*)

CITIZENS' INSURANCE COMPANY OF MISSOURI.

*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—CHAS. E. CHASE.
Secretary—P. O. CROCKER.
Principal Office—St. Louis, Mo.
Chief Agent in Canada—D. E. BROWN.
Head Office in Canada—Vancouver, B.C.

(Incorporated, 1837. Dominion license issued, December 4, 1917.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Dominion of Canada Victory Loan, 1927, 5½ p.c.	$ 25,000 00	$ 25,000 00	
Carried out at market value			$ 25,000 00
Other assets in Canada.			
Agents' balances and premiums uncollected			2,156 68
Total assets in Canada			$ 27,156 68

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 2 65	
Net amount of claims, unadjusted	5 00	
Total net amount of unsettled claims		$ 7 65
Taxes, due and accrued		256 33
Return premiums, $534.06; reinsurance—$86.29		447 77
Total liabilities in Canada		$ 711 75

INCOME IN CANADA.

Gross cash received for premiums	$ 16,237 42	
Deduct reinsurances, $3,188.96; return premiums, $3,100.94	6,289 90	
Total net cash received for premiums		$ 9,947 52
Total income in Canada		$ 9,947 52

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 26 30	
Amount paid for claims occurring during the year	$ 681 86	
Deduct reinsurances	8 58	
Net amount paid for claims occurring during the year	$ 673 28	
Total net amount paid for claims		$ 699 58
Paid for commission or brokerage		2,868 01
Paid for taxes		261 95
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $56.78; underwriters' boards, tariff associations, etc., $81.60; adjusting expense, $17.62; Registering Power Attorney, $2		158 00
Total expenditure in Canada		$ 3,987 54

*This statement here given includes the entire business transacted during 1917

The Citizens'—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken in 1917, new and renewed	$ 1,284,830	$ 18,259 69
Less ceased	173,367	2,062 88
Gross and net in force at end of 1917	$ 1,111,463	$ 16,196 81

(For General Business Statement, see Appendix.)

COLUMBIA INSURANCE COMPANY.

*STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GEORGE F. CRANE.

Secretary—F. H. CANTY.

Principal Office—Jersey City, N.J.

Chief Agent in Canada—R. Mac.D. PATERSON.

Head Office in Canada—Montreal.

(Incorporated, 1901. Dominion license issued, October 11, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Dominion of Canada War Loan, 1925, 5 p.c.	$ 10,000 00	$ 9,900 00	
Dominion of Canada War Loan, 1931, 5 p.c.	5,000 00	4,950 00	
Dominion of Canada War Loan, 1937, 5 p.c.	12,000 00	11,520 00	
Province of Ontario, 1926, 3½ p.c.	10,000 00	9,100 00	
Cities—			
Moosejaw, 1933, 5 p.c.	10,000 00	9,200 00	
North Bay, 1932, 5 p.c.	1,000 00	950 00	
North Bay, 1933, 5 p.c.	3,000 00	2,850 00	
North Bay, 1935, 5 p.c.	1,000 00	940 00	
North Bay, 1936, 5 p.c.	3,000 00	2,820 00	
North Bay, 1937, 5 p.c.	1,000 00	940 00	
North Bay, 1942, 5 p.c.	1,000 00	930 00	
St. Boniface, 1931, 5 p.c.	486 67	457 47	
St. Boniface, 1943, 5 p.c.	10,000 00	9,200 00	
Town—			
LePas, (g'teed by Prov. of Man.), 1933, 5 p.c.	10,000 00	9,400 00	
Total par, book and market values	$ 77,486 67	$ 73,157 47	
Cash on deposit	10,000 00	10,000 00	
Total on deposit with Receiver General	$ 87,486 67	$ 83,157 47	
Carried out at market value			$ 83,157 47

Other Assets in Canada.

Cash in Sterling Bank of Canada, Toronto	10,000 00
Interest accrued	1,402 44
Agents' balances and premiums uncollected	5,445 32
Total assets in Canada	$ 100,005 23

*This statement here given includes the entire business transacted during 1917.

COLUMBIA—*Continued.*

LIABILITIES IN CANADA.

Net amount of Automobile (including Fire Risk) claims, unadjusted	$ 4,247 00	
Net amount of Inland Transportation claims, unadjusted	750 00	
Total net amount of unsettled claims		$ 4,997 00
Total reserve of unearned premiums, viz.:—		
Automobile (including Fire Risk)	$ 19,433 22	
Inland Transportation	339 16	
Total, $19,772.38; carried out at 80 p.c.		15,817 90
Taxes due and accrued		1,000 00
Total liabilities in Canada		$ 21,814 90

INCOME IN CANADA.

Premiums.	Automobile (including Fire Risk.)	Inland Transportation.	
	$ cts.	$ cts.	
Gross cash received	58,571 26	8,710 75	
Less reinsurance	9,893 21	1,944 06	
Less return premiums	7,594 84	1,219 61	
Total deduction	17,488 05	3,163 67	
Net cash received	41,083 21	5,547 08	
Net cash received for premiums for all classes of business			$ 46,630 29
Total income in Canada			$ 46,630 29

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Automobile (including Fire Risk)	Inland Transportation.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	975 00		
Paid for claims occurring during the year	10,661 83	3,939 81	
Total net payment for claims	11,636 83	3,939 81	
Total net payments for claims for all classes of business			$ 15,576 64
Commission and brokerage, other			14,885 41
Salaries, fees and charges of official, other			1,170 85
Miscellaneous expenditure:—Other, viz.: Advertising, $40; postage, telegrams, telephones and express, $381.13; printing and stationery, $444.40; underwriters' boards, associations, etc., $521.43; exchange, $21.45; licenses, fees, etc., $205; travelling expenses of agents, etc., $435			2,048 41
Total expenditure in Canada			$ 33,681 31

COLUMBIA—*Concldued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	1,475,480	29,478 80	3,416,925	13,243 61
Taken in 1917, new and renewed	2,954,565	57,060 91	1,820,730	6,805 86
Totals	4,430,045	86,539 71	5,237,655	20,049 47
Less ceased	1,976,915	37,780 06	4,625,820	17,766 25
Gross in force at end of 1917	2,453,130	48,759 65	611,835	2,283 22
Less reinsured	496,925	9,893 21	525,970	1,944 06
Net in force at end of 1917	1,956,205	38,866 44	85,865	339 16

(*For General Business Statement, see Appendix.*)

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—WARRINGTON LAING.
Secretary—HENRY MANN.
Principal Office—London, Eng.
Chief Agent in Canada—JAS. McGREGOR.
Head Office in Canada—Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed	£2,950,000 stg.	$14,356,666 66
Amount paid thereon in cash	295,000 stg.	1,435,666 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule A*)		$ 867,648 05

Other Assets in Canada.

Value of real estate, office building, 232-6 St. James St., Montreal		325,000 00
Amount secured by way of loan on Standard Trust Co., Mortgage		20,000 00
Due by Palatine Insurance Co., acct., proportion of expenses		3,003 39
Cash on hand at head office in Canada		40 63
Cash in banks, viz.:—		
Bank of British North America, Montreal	$ 9,991 48	
Bank of British North America, Winnipeg	16,558 45	
Bank of British North America, Vancouver	16,936 46	
Union Bank of Canada, Montreal	39,228 86	
Union Bank of Canada, Montreal (Building Account)	8,263 44	
Market and Fulton National Bank, New York	19,136 40	
Total cash in banks		110,115 09
On deposit with Western Canada Grain Association		1,000 00
Agents' balances and premiums uncollected ($22,884.59 was on business issued prior to Oct. 1, 1917)		167,575 98
Rents due, $462.50; accrued, $6,674.37		7,136 87
Office furniture and plans		7,500 00
Total assets in Canada		$ 1,509,020 01

LIABILITIES IN CANADA.

Net amount of claims, unadjusted		$ 124,906 24
Reserve of unearned premiums, $775,953.27; carried out at 80 per cent		620,762 62
Taxes due and accrued		24,235 15
Reinsurance premiums due		1,344 79
Total liabilities in Canada		$ 771,248 80

INCOME IN CANADA.

Gross cash received for premiums	$ 1,504,701 59	
Deduct reinsurances, $221,004.06; return premiums, $248,087.41	469,091 47	
Net cash received for premiums		$ 1,035,610 12
Received for interest on investments		39,291 32
Received for rents		18,181 88
Total income in Canada		$ 1,093,083 32

Commercial Union—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 87,322 90	
Deduct reinsurances	17,952 16	
Net amount paid for said claims	$ 69,370 74	
Amount paid for claims occurring during the year	$ 500,456 90	
Deduct savings and salvage, $472.98; reinsurances, $82,115.98	82,588 96	
Net amount paid for said claims	$ 417,867 94	
Total net amount paid for claims		$ 487,238 68
Commission or brokerage		197,162 02
Salaries: H.O. officials and branches, $55,146.59; auditors' fees, $296.03		55,442 62
Taxes		28,481 67
Miscellaneous expenditure, viz.:—Advertising, $1,061.95; fire departments, patrol and salvage corps, assessments, etc., $11; furniture and fixtures, $24.45; inspections and surveys, $7,117.25; legal expenses, $375.68; maps and plans, $2,109.66; postage, telegrams, telephones and express, $4,833.25; printing and stationery, $5,843.72; rents, $5,920.21; underwriters' boards, tariff associations, etc., $9,622.30; office expenses, $6,006.77; premium on bond, $5; Canadian Patriotic Fund, $1,000		43,931 24
Total expenditure in Canada		$ 812,256 23

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1916	$ 168,140,651	$ 1,707,985 17
Taken during the year, new	138,754,720	1,164,929 47
Taken during the year, renewed	34,281,115	359,147 98
Total	$ 341,176,486	$ 3,232,062 62
Deduct terminated	168,965,015	1,412,362 95
Gross in force at end of year	$ 172,211,471	$ 1,819,699 67
Deduct reinsured	39,947,483	283,261 87
Net in force at December 31, 1917	$ 132,263,988	$ 1,536,437 80

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada reg'd stock, 1938, 3 p.c.	$ 24,333 34	$ 18,006 67
Canada War Loan, 1925, 5 p.c.	20,000 00	19,800 00
Prov. of Ontario reg'd stock, 1946, 3½ p.c.	36,500 00	27,740 00
British Govt. War Loan, 1929/1947, 5 p.c.	77,866 67	73,973 33
Guaranteed Stock (Irish Land Act), 1933, 2½ p.c.	48,666 67	25,793 33
Ceylon inscribed stock, 1934, 4 p.c.	29,200 00	24,820 00
New South Wales inscribed stock, 1924, 3½ p.c.	121,666 67	105,850 00
New Zealand stock, 1929, 4 p.c.	111,933 33	96,262 66
Queensland, 1920/1925, 4½ p.c.	73,000 00	66,430 00
South Australia, 1921/1923, 5 p.c.	24,333 33	23,603 33
Victoria inscribed stock, 1923, 3½ p.c.	24,333 33	21,170 00
City—		
Quebec, 1923, 4 p.c.	43,800 00	41,172 00
Corporation—		
Point Grey, 1961, 5 p.c.	17,033 33	14,478 33
Schools—		
Montreal P., 1942, 4 p.c.	15,000 00	12,600 00
Ottawa, R. C., 1939, 4½ p.c.	55,000 00	49,500 00
Railways—		
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.	177,633 34	152,765 06
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c.	121,666 67	69,350 00
Miscellaneous—		
Can. Perm., Mtge. Corp., 1922, 5 p.c.	24,333 33	24,333 34
Total on deposit with Receiver General	$ 1,046,300 01	$ 867,648 05

(*For General Business Statement, see Appendix.*)

THE COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

*Statement for the Year ending December 31, 1917.

President—A. H. Wray.

Secretary—C. J. Holman.

Principal Office—53 John St., New York City.

Chief Agent in Canada—A. W. Ross.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1890. Dominion license issued, November 29, 1917.)

CAPITAL.

Amount of capital, authorized, subscribed and paid in cash	$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
United States of America Liberty Bonds, 1932/1947, 3½ p.c.	$ 20,000 00	$ 20,000 00	
Carried out at market value			$ 20,000 00

Other Assets in Canada.

Interest accrued	29 00
Agents' balances and premiums uncollected	983 07
Total assets in Canada	$ 21,012 07

LIABILITIES IN CANADA.

Reserve of unearned premiums, $7,594.68; carried out at 80 per cent	$ 6,075 74
Taxes due and accrued	450 00
Total liabilities in Canada	$ 6,525 74

INCOME IN CANADA.

Gross cash received	$ 12,812 31	
Deduct reinsurances, $3,488.77; return premiums, $1,818.76	5,307 53	
Total net cash received for premiums in Canada		$ 7,504 78
Total income in Canada		$ 7,504 78

*The statement here given includes the entire business transacted during 1917.

The Commercial Union of New York—*Continued.*

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year	$ 971 58
Commission or brokerage	1,750 03
Taxes	201 11
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $41.11; printing and stationery, $27.80; underwriters' boards, tariff associations, etc., $135.95; agency expenses, $23.64; exchange, 76c.; adjustment expenses, $40.82	270 08
Total expenditure in Canada	$ 3,192 80

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1916	$ 1,187,366	$ 18,010 05
Taken in 1917, new and renewed	826,414	12,307 67
Totals	$ 2,013,780	$ 30,317 72
Less ceased	763,503	10,803 31
Gross in force at end of 1917	$ 1,250,277	$ 19,514 41
Less reinsured	343,375	$ 4,811 65
Net in force at end of 1917	$ 906,902	$ I4,702 76

General Business Statement for the Year Ending December 31, 1917.

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,085,624 89
Cash on hand, in trust companies and in banks	206,148 02
Agents' balances and bills receivable	199,071 52
Reinsurance recoverable on claims paid	29,513 85
Total ledger assets	$ 1,520,358 28

NON-LEDGER ASSETS.

Interest accrued	11,733 00
Gross assets	$ 1,532,091 28
Deduct assets not admitted	93,218 70
Total admitted assets	$ 1,438,872 58

LIABILITIES.

Net amount of unpaid claims	$ 81,606 00
Unearned premiums	767,233 17
Salaries, rents, expenses, bills, etc., due or accrued	150 00
Federal, state or other taxes due or accrued (estimated)	31,085 00
Contingent commissions or other charges due or accrued	4,500 00
Total liabilities, except capital stock	$ 884,574 17
Capital stock paid in cash	200,000 00
Surplus	354,298 41
Total liabilities	$ 1,438,872 58

INCOME.

Net cash received for premiums	$ 851,023 89
Interest and dividends	51,009 02
Total income	$ 902,032 91

The Commercial Union of New York—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$	390,178 01
Expenses of adjustment and settlement of claims		11,587 34
Dividends to shareholders		20,000 00
Commission or brokerage		198,306 33
Allowances to agencies for miscellaneous agency expenses		9,843 16
Salaries, $12,175.10; and expenses, $8,682.46, of special and general agents		20,857 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees		32,930 40
Rents		4,209 46
Underwriters' boards and tariff associations		6,962 22
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses		6,688 93
Inspections and surveys		6,215 65
State taxes on premiums, insurance department licenses and fees		16,747 52
All other licenses, fees and taxes		3,226 20
Gross loss on sale or maturity of bonds		153 00
Gross decrease, by adjustment, in book value of bonds		691 00
All other disbursements		13,950 11
Total disbursements	$	742,546 89

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$155,238,107 00
Premiums thereon	1,463,580 64
Amount terminated during the year	118,938,000 00
Premiums thereon	1,149,635 20
Net amount in force December 31, 1917	155,849,814 00
Premiums thereon	1,444,162 20

THE CONNECTICUT FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—EDWARD MILLIGAN.

Secretaries—JOHN A. COSMUS and FRED W. BOWERS.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz:—			
Province of Ontario, 1936, 3½ p.c.	$ 15,000 00	$ 12,600 00	
Cities—			
Hamilton, 1933, 4½ p.c.	25,000 00	23,500 00	
Victoria, B.C., 1923, 4 p.c.	55,000 00	50,600 00	
Westmount, 1955, 4½ p.c.	4,000 00	3,640 00	
School—			
St. Denis de Montreal, 1952, 5½ p.c.	40,000 00	38,800 00	
Miscellaneous—			
Toronto Harbour Com'rs. (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,750 00	
Total on deposit with Receiver General	$ 164,000 00	$ 151,890 00	
Carried out at market value			$ 151,890 00

Other Assets in Canada.

Cash in banks in Canada, viz:—		
Royal Bank of Canada, Montreal	$ 26,867 71	
Bank of Nova Scotia, St. John, N.B.	18,202 56	
Total cash in banks		45,070 27
Interest accrued		2,103 76
Agents' balances and premiums uncollected ($3,312.29 on business prior to Oct. 1, 1917)		20,642 01
Office furniture and plans		869 05
Total assets in Canada		$ 220,575 09

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 15 86	
Net amount of claims, unadjusted	38,752 37	
Total net amount of unsettled claims		$ 38,768 23
Reserve of unearned premiums, $109,148.20; carried out at 80 per cent		87,318 56
Salaries, rents, etc., due and accrued (est.)		100 00
Taxes due and accrued (est.)		3,000 00
Total liabilities in Canada		$ 129,186 79

The Connecticut Fire—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Gross cash received	245,051 38	355,738 01
Less reinsurance	55,786 46	144,385 78
Less return premiums	29,431 60	3,968 78
Total deduction	85,218 06	148,354 56
Net cash received	159,833 32	207,383 45

Net cash received for premiums for all classes of business	$	367,216 77
Cash received for interest on investments		8,313 66
Total income in Canada	$	375,530 43

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	5,664 76	
Less savings and salvage, $19.07; reinsurance, $67.18	86 25	
Net payment for said claims	5,578 51	
Paid for claims occurring during the year	93,448 18	140,045 47
Less savings and salvage	641 47	
Less reinsurance	27,674 49	50,476 28
Total deduction	28,315 96	
Net payment for said claims	65,132 22	
Total net payment for claims	70,710 73	89,569 19

Total net payments for claims for all classes of business	$	160,279 92
Commission and brokerage: Fire, $38,048.11; Other, $55,699.40		93,747 51
Taxes: Fire, $6,594.89; Other, $1,531.98		8,126 87
Salaries, fees and travelling expenses, Fire:—Salaries: head office, general and special agents, $6,489.82; fees, auditors, $61.80; travelling expenses, officials, $61.64; do. agents, $868.26		7,481 52
Miscellaneous expenditure, Fire, viz:—Advertising, $13.35; furniture and fixtures, $24.28 legal expenses, $228.58; maps and plans, $315.69; postage, telegrams, telephones, and express $1,120.82; printing and stationery, $1,292.95; rents, $948.28; underwriters' boards, associations, etc., $1,983.10; exchange, subscriptions, sundries and supplies, $656.98		6,584 03
Miscellaneous expenditure, Other, viz.—Postage, telegrams, telephones and express, $123.57; printing and stationery, $1,069.11; exchange, $15.87		1,208 55
Total expenditure in Canada	$	277,428 40

THE CONNECTICUT FIRE—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	20,804,002	251,030 74		
Taken in 1917, new and renewed	21,042,876	240,052 64	4,983,705	355,738 01
Totals	41,846,878	491,083 38		
Less ceased	18,502,578	217,546 76	4,983,705	355,738 01
Gross in force at end of 1917	23,344,300	273,536 62		
Less reinsured	5,267,322	63,133 16		
Net in force at end of 1917	18,076,978	210,403 46		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 509,600 00
Loans secured by pledge of bonds, stocks, or other collaterals	20,000 00
Book value of bonds and stocks	6,032,182 85
Cash on hand, in trust companies and in banks	1,390,291 97
Agents' balances and bills receivable	807,608 32
Total	$ 8,759,683 14

NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims	3,709 07
Interest due and accrued	89,493 33
Gross assets	$ 8,852,885 54
Deduct assets not admitted	438,011 51
Total admitted assets	$ 8,414,874 03

LIABILITIES.

Total net amount of unpaid claims	$ 537,439 55
Unearned premiums	4,634,732 95
Salaries, rents, etc., due or accrued	4,000 00
Federal, state, and other taxes due or accrued (estimated)	250,000 00
Contingent commissions or other charges due or accrued	12,475 00
All other liabilities	3,525 00
Total liabilities (excluding capital stock)	$ 5,442,172 50
Joint capital stock paid in cash	1,000,000 00
Surplus over all liabilities	1,972,701 53
Total liabilities	$ 8,414,874 03

INCOME.

Net cash received for premiums	$ 5,294,838 95
Interest and dividends	282,210 71
Trust Fund; payments by employees on account of Liberty Loan Bonds	3,525 00
Amount received for maps and correction in excess of paymeats	4,484 49
Agents' balances previously charged off	159 46
Gross profit on sale or maturity of bonds	15 63
Gross increase, by adjustment, in book value of stocks	49,375 00
Total income	$ 5,634,609 24

The Connecticut Fire—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 2,062,082 81
Expenses of adjustment and settlement of claims	46,989 80
Dividends to stockholders (including $25,000 State Corporation tax on capital)	225,000 00
Commission or brokerage	1,178,126 41
Allowances to local agencies for miscellaneous agency expenses	18,485 67
Salaries, $93,793 22; and other expenses, $60,377 93; of special or general agents	154,171 15
Salaries, fees and all other charges of officers, directors, trustees and home office employees	259,211 33
Rents	27,106 95
Underwriters' boards and tariff associations	59,740 76
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	27,421 26
Inspections and surveys	8,958 82
Taxes on real estate	3 53
State taxes on premiums, insurance department licenses and fees	93,163 04
All other licenses, fees and taxes	26,192 03
Agents' balances charged off	2,232 20
Gross loss on sale or maturity of bonds	110 00
All other disbursements	114,195 90
Total disbursements	$ 4,303,191 69

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$ 682,335,020 00
Premiums thereon	6,774,591 81
Terminated during the year	601,079,200 00
Premiums thereon	6,229,051 81
Net in force, December 31, 1917	854,159,224 00
Premiums thereon	8,084,394 63

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—HENRY EVANS.
Secretary—JAMES A. SWINNERTON.
Principal Office—New York.
Chief Agent in Canada—W. E. D. BALDWIN.
Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$10,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Prov. of Albert. gold reg'd., 1924, 4½ p.c.	$ 50,000 00	$ 47,250 00	
City of Toronto, 1948, 4 p.c.	299,300 00	254,405 00	
Total on deposit with Receiver General	$ 349,300 00	$ 301,655 00	
Carried out at market value			$ 301,655 00

Other Assets in Canada.

Cash at Head Office	157 55
Cash in Royal Bank of Canada, Montreal	18,568 89
Interest due, $5,986; accrued, $937.50	6,923 50
Agents' balances and premiums uncollected ($724.84 on business prior to Oct. 1, 1917)	50,721 68
Office furniture and plans	5,900 78
Total assets in Canada	$ 383,927 40

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 18,215 13	
Net amount of claims, unadjusted	73,692 00	
Net amount of claims, resisted, in suit	2,500 00	
Net amount of claims, resisted, not in suit (accrued prior to 1917)	2,500 00	
Total net amount of unsettled claims		$ 96,907 13
Reserve of unearned premiums, fire, $225,599.91; tornado, $80.17; total, $225,680.08; carried out at 80 per cent		180,544 06
Taxes due and accrued (estimated.)		8,194 19
Due and accrued for salaries, rent, etc		3,657 39
Total liabilities in Canada		$ 289,302 77

INCOME IN CANADA.

Gross cash received for fire premiums	$ 496,160 55	
Deduct reinsurances, $50,084.74; return premiums, $100,971.07	151,055 81	
Total net cash received for fire premiums	$ 345,104 74	
Total net cash received for tornado premiums	120 34	
Total net cash received for premiums		$ 345,225 03
Interest on investments		14,547 76
Total income in Canada		$ 359,772 84

The Continental—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 59,811 99	
Deduct reinsurances	6,729 31	
Net amount paid for said claims	$ 53,082 68	
Amount paid for claims occurring during the year	$ 237,207 70	
Deduct savings and salvage, $2,313.09; reinsurances, $28,861.76	31,174 85	
Net amount paid for said claims	$ 206,032 85	
Total net amount paid for claims		$ 259,115 53
Commission or brokerage, fire, $82,606.98; other, $30 08		82,637 06
Salaries and travelling expenses, fire, viz:. Salaries, Head Office officials, $16,149.65; general and special agents, $7,812.04; travelling expenses: officials, $1,103.42; do. special agents, $5,087.22		30,152 33
Taxes		10,032 42
Miscellaneous expenditure, viz.: fire, Advertising, $3,248.15; fire department, patrol and salvage corps assessments, etc., $391.99; legal expenses, $55.48; postage, express, telegrams and telephones, $2,649.32; rent, $2,203.85; maps and plans, $1,065.47; underwriters' boards, $4,540.15; furniture and fixtures, $1,003.95; printing and stationery, $2,783.55; miscellaneous, $1,289.90		19,231 81
Total expenditure in Canada		$ 401,169 15

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	45,316,350	462,854 52		
Taken in 1917, new and renewed	50,099,181	496,009 95	42,500	120 34
Totals	95,415,531	958,864 47		
Less ceased	49,142,168	461,136 63		
Gross in force at end of 1917	46,273,363	497,727 84		
Less reinsured	6,422,042	54,267 62		
Net in force at end of 1917	39,851,321	443,460 22	42,500	120 34

(*For General Business Statement, see Appendix.*)

THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President and Manager—ROBT. F. MASSIE.

Vice-President—PHILIP POCOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 11, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	241,700 00
Amount paid thereon in cash	198,810 00
Amount of premium on capital stock paid in by stockholders	3,950 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens			$ 13,000 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—			16,150 00
	Par value.	Market value.	Amount loaned.
50 shares Brazilian Traction L. & P. Co.	$ 5,000 00	$ 1,800 00	
125 shares Porto Rico Rys. Co.	12,500 00	3,500 00	$ 4,150 00
37 bonds Associated Securities Co., Ltd., 1st mtge., 1939, 6 p.c.	37,000 00	29,600 00	12,000 00
Total	$ 54,500 00	$ 34,900 00	$ 16,150 00
Book value of bonds and debs. *(For details, see Schedule A)*			205,899 31
Book value of stocks *(For details, see Schedule B)*			42,527 80
Cash at head office			8,127 82
Cash in banks and loan Co.:—			
Bank of Toronto, Toronto		$ 79,004 33	
Central Canada L. & S. Co.		9,387 01	
Total cash in bank and loan Co.			88,391 34
Advances to inspectors, $425; accounts receivable, $4,686			5,111 00
Total ledger assets			$ 379,207 27
Deduct market value of bonds, debs. and stocks under book value			13,633 00
			$ 365,574 27

OTHER ASSETS.

Interest accrued	3,007 08
Office furniture, $1,000; plans, $9,000	10,000 00
Agents' balances and premiums uncollected, Fire—net ($7,010.42 on business prior to Oct. 1, 1917)	34,643 34
Amount due for fire reinsurance losses	3,023 68
Total assets	$ 416,248 37

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The Dominion Fire—*Continued.*

LIABILITIES.

Net amount of fire claims, unadjusted	$ 10,950 07	
" " resisted in suit	4,500 00	
Total net amount of unsettled claims		$ 15,450 07
Reserve of unearned premiums, $221,095.97; carried out at 80 per cent		176,876 77
Due for reinsurance premiums—net		7,136 42
Taxes due and accrued		4,937 50
Due and accrued for salaries, rent, etc		1,581 06
Held in trust for reinsurance against unexpired risks		47,972 11
Reserve for doubtful accounts		2,000 00
Hail insurance reserve fund		8,315 56
Unsecured balances for treaty reinsurers		10,916 25
Total liabilities (except capital)		$ 275,185 74
Excess of assets over liabilities		$ 141,062 63
Capital stock paid in cash		198,810 00

INCOME.

Premiums.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Gross cash received	408,631 35	93,749 72
Less reinsurance	112,592 77	22,615 53
Less return premiums	53,874 86	
Total deduction	166,467 63	
Net cash received	242,163 72	71,134 19

Net cash received for premiums for all classes of business		$ 313,297 91
Cash received for interest on investments		13,093 96
Total		$ 326,391 87
Received for calls on capital		2,165 00
Total income		$ 328,556 87

EXPENDITURE.

Claims.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	23,564 37	
Less reinsurance	14,571 72	
Net payment for said claims	8,992 65	
Paid for claims occurring during the year	192,998 61	35,394 98
Less reinsurance	57,768 91	11,832 32
Net payment for said claims	135,229 70	
Total net payment for claims	144,222 35	23,562 66

The Dominion Fire—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business	$	167,785 01
Commission and brokerage		66,612 99
Taxes		10,806 52
Salaries, fees and travelling expenses: Salaries, head office staff and branches, $8,749.58; inspectors, $3,900.68; fees, directors, $580; auditors, $560; travelling expenses: officials $593.48; inspectors, $2,012.49		16,396 23
Miscellaneous expenditure, viz.: Advertising, $2,991.85; legal expenses, $139.65; maps and plans, $2,802.01; postage, telegrams, telephones and express, $2,672.42; printing and stationery, $3,747.54; rents, $3,740.24; general expenses, $3,863.17; loss expenses, $5,107.91; loss on C.N.R. Bonds, $128		25,192 79
Total expenditure	$	286,793 54

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916	$	289,471 83
Income as above		328,556 87
Total	$	618,028 70
Expenditure as above		286,793 54
Balance, net ledger assets, December 31, 1917 ($379,207.27; less $47,972.11 deposits)	$	331,235 16

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies, Fire, $96,014.05; Hail, $29,709.56	$	125,723 61
Amount of commission thereon, Fire, $26,368.58; Hail, $11,909.23		38,277 81
Amount of losses and expenses recovered from said companies, Fire, $73,302.86; Hail, $12,382.43		85,685 29
Reserve of unearned premiums on all Fire risks reinsured in unlicensed companies, Fire, $63,486.62; carried out at 80 per cent thereof		50,789 30
Amount of losses due and recoverable from such companies, Fire		15,193 09
Amount of reinsurance premiums payable to such companies		7,094 03
Amount of cash or other securities held as security for recovery of losses, etc.		47,972 11

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	36,055,272	435,588 66		
Taken in 1917, new and renewed	32,427,774	412,146 46	1,444,480	93,749 72
Totals	68,483,046	847,735 12		
Less ceased	23,942,367	320,090 37	1,444,480	93,749 72
Gross in force at end of 1917	44,540,679	527,644 75		
Less reinsured	9,622,397	118,158 86		
Net in force at end of 1917	34,918,282	409,485 89		

The Dominion Fire—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company:— *On deposit with Receiver General.*	Par value.	Book value.	Market value.
Cities—			
Brantford, 1944, 5 p.c.	$ 7,000 00	$ 7,000 00	$ 6,930 00
Calgary, 1926, 4½ p.c.	5,000 00	5,000 00	4,550 00
Edmonton, 1926, 5 p.c.	10,000 00	10,274 00	9,400 00
Fernie, 1939, 5 p.c.	5,000 00	5,000 00	4,200 00
Galt, 1946, 4 p.c.	5,000 00	4,895 00	4,150 00
Kamloops, 1920, 5 p.c.	5,000 00	4,975 00	4,850 00
London, 1944, 4½ p.c.	7,000 00	6,484 80	6,440 00
Port Arthur, 1937, 5 p.c.	5,000 00	5,000 00	4,650 00
Regina, 1920, 4½ p.c.	10,232 05	10,161 44	9,925 08
Toronto, 1945, 3½ p.c.	9,733 33	8,917 67	7,592 00
Vancouver, 1926, 4 p.c.	10,000 00	9,815 00	8,800 00
Waterloo, 1930, 5½ p.c	6,065 20	6,345 81	6,307 80
Winnipeg, 1920, 4 p.c	5,000 00	4,970 50	4,800 00
Town—			
Walkerville, 1920, 4½ p.c.	742 31		720 04
" 1920 1921, 4½ p.c.	6,000 00	7,600 21	5,820 00
" 1921, 4½ p.c.	910 71		883 39
District—			
Burnaby, B.C., 1950, 4½ p.c.	5,353 33	3,469 66	4,229 13
Total on deposit with Receiver General	$ 103,036 93	$ 99,909 09	$ 94,247 44
Held by Company.			
Governments—			
Dominion of Canada Victory Loan. (partly paid) 1922, 5½ p.c	40,000 00	33,966 82	33,966 82
" " " 1937, 5½ p.c	35,000 00		
Anglo-French External Loan, 1920, 5 p.c.	5,000 00	4,787 50	4,700 00
Cities—			
Belleville, (Rolling Mills and Iron Works bonus debs.) 1919, 4 p.c.	5,000 00	4,906 00	4,850 00
Moosejaw, 1929 to 1932, 5 p.c.	5,162 26	5,029 58	4,800 90
Nanaimo, 1950, 5 p.c.	5,000 00	5,000 00	4,250 00
Port Arthur, 1918 to 1924, 5 p.c.	1,672 41	1,672 41	1,638 96
Port Arthur, 1942, 5 p.c.	12,166 67	11,619 00	11,193 33
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
St. Thomas, 1921-1928, 4½ p.c.	8,000 00	8,000 00	7,600 00
Vancouver, 1948, 4 p.c.	4,866 67	4,039 00	3,698 67
Towns—			
Amherstburg, 1924 to 1928, 5 p.c.	4,850 66	4,939 02	4,705 14
Goderich, 1918 to 1940, 4½ p.c.	8,685 66	8,280 28	8,077 66
North Bay, 1931 to 1932, 5 p.c.	5,389 84	5,389 84	5,174 25
Village—			
Tweed, 1918 to 1928, 4 p.c.	3,544 50	3,360 77	3,230 94
Total par, book and market values	$ 252,375 60	$ 205,899 31	$ 196,264 11

Schedule B.

Stocks owned by the company, viz:—	Par value	Book value.	Market value.
60 shares Consumers' Gas	$ 3,000 00	$ 5,622 80	$ 4,380 00
50 shares Dominion Bank	5,000 00	10,880 00	10,000 00
25 shares Bank of Toronto	2,500 00	5,075 00	4,550 00
50 shares Imperial Bank	5,000 00	10,700 00	9,250 00
100 shares Huron and Erie Loan and Savings Co.	5,000 00	10,250 00	10,300 00
Total par, book and market values	$ 20,500 00	$ 42,527 80	$ 38,530 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Statement for the Year ending December 31, 1917.

President—Col. A. E. Gooderham.

Vice-President—C. D. Warren.

Managing Director—C. A. Withers.

Sec.-Treas. J. L. Turquand.

Head Office—Toronto, Ontario.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910, the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910, and on June 12, 1915, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	245,300 00
Amount of premium on capital stock paid in by stockholders	900 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of bonds and debentures (*For details, see Schedule A*)		$ 701,110 31
Cash at head office		7,124 27
Cash in banks, viz.:—		
Royal Bank, Toronto	$ 32,989 19	
Toronto Bank, Toronto	10,210 73	
" Winnipeg	1,977 10	
" Calgary	−377 23	
" Vancouver	887 66	
Royal Bank, Kingston, Jamaica	1,064 66	
Total cash in banks		46,752 11
Agents' ledger balances		12,289 76
Total ledger assets		$ 767,276 45
Deduct market value of bonds and debentures under book value		50,143 98
		$ 717,132 47

OTHER ASSETS.

Interest due, $1,308.51; accrued, $12,482.26		13,790 77
Gross premiums due and uncollected on policies in force, viz.:—		
Fire ($1,152.07 on business prior to Oct. 1, 1917)	$ 6,433 24	
Accident ($9,090.62 on business prior to Oct. 1, 1917)	38,490 97	
Automobile, including Fire Risk, ($1,091.72 on business prior to Oct. 1, 1917)	3,391 69	
Automobile, excluding Fire Risk, ($1,225.82 on business prior to Oct. 1, 1917)	5,049 59	
Burglary ($345.09 on business prior to Oct. 1, 1917)	1,440 12	
Guarantee ($2,157.34 on business prior to Oct. 1, 1917)	7,039 10	
Plate glass ($1,742.76 on business prior to Oct. 1, 1917)	8,117 93	
Sickness ($5,131.88 on business prior to Oct. 1, 1917)	25,227 77	
Industrial	2,563 62	
Total outstanding premiums, $97,754.03, less 20 per cent commission		78,203 23
Office furniture (net)		5,041 35
Total assets		$ 814,167 82

The Dominion of Canada Guarantee and Accident—*Continued.*

LIABILITIES.

Fire claims, unadjusted (including a special reserve of $5,000 for unsettled fire claims)	$ 6,138 50	
Accident claims, adjusted but unpaid	$ 6,612 28	
Accident claims, unadjusted	20,925 00	
Total amount of unsettled accident claims ($4,500 accrued in previous years)	$ 27,537 28	
Automobile (including Fire Risk) claims, unadjusted	$ 947 50	
Automobile (excluding Fire Risk) claims, unadjusted	1,485 50	
Burglary	25 00	
Guarantee claims, unadjusted ($3,000 accrued in previous years)	4,347 15	
Plate Glass claims, unadjusted	21,678 77	
Sickness claims, adjusted but unpaid	$ 265 72	
Sickness claims, unadjusted	13,560 00	
Total amount unsettled sickness claims ($975 accrued in previous years)	$ 13,825 72	
Total unsettled claims		$ 75,985 42
Reserve of unearned premiums—		
Fire	$ 34,126 98	
Accident	95,386 03	
Automobile (including Fire Risk)	10,814 73	
Automobile (excluding Fire Risk)	19,119 07	
Burglary	2,096 73	
Guarantee	16,687 76	
Plate Glass	23,982 05	
Sickness	47,845 65	
Total net reserve, $250,059; carried out at 80 per cent		200,047 20
Investment reserve fund		10,000 00
Taxes due and accrued		4,000 00
Total liabilities (excluding capital stock)		$ 290,032 62
Surplus of assets over liabilities		$ 524,135 20
Capital stock paid in cash		245,300 00
Surplus over liabilities and capital		$ 278,835 20

INCOME.

Premiums.	Class of Business.							
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received.	33,759 78	225,642 27	33,762 27	41,344 53	4,162 72	46,293 32	29,081 92	119,500 73
Less reinsurance..	6,206 74	12,540 47	11,130 26	958 10	761 53	7,033 01		
Less return premiums	1,445 14	4,057 66	1,156 53	2,803 46	248 73	2,129 37	821 85	2,179 26
Total deduction..	7,651 88	16,598 13	12,286 79	3,761 56	1,010 26	9,162 38		
Net cash received.	26,107 90	209,044 14	21,475 48	37582 97	3,152 46	37,130 94	28,260 07	117,321 47

Net cash received for premiums for all classes of business		$ 480,075 43
Cash received for interest on investments		33,121 86
Premium on capital		900 00
Total		$ 514,097 29
Received for calls on capital		900 00
Total income		$ 514,997 29

The Dominion of Canada Guarantee and Accident—*Continued.*

EXPENDITURE.

Claims.	Class of Business.							
	Fire.	Accident	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net paym't for claims occurring in previous years.	618 79	24,228 70		644 80		10,974 97	1,673 51	12,977 57
Paid for claims occurring during the year.	18,149 22	66,459 08	10,671 68	10,058 74	1,984 49	10,260 95	11,856 92	38,104 65
Less savings, salvage and reinsurance.....	6,971 85	15,269 74	2,936 69	6 57		9,528 93	376 36	1,175 31
Net payment for said claims....	11,177 37	51,189 34		10,052 17		732 02	11,480 56	36,929 34
Total net payment for claims	11,796 16	75,418 04	7,734 99	10,696 97	1,984 49	11,706 99	13,154 07	49,906 91

Total net payments for claims for all classes of business	$	182,398 62
Dividends paid stockholders		29,382 00
Commission and brokerage		140,419 31
Taxes		13,330 69
Salaries, fees and travelling expenses: Salaries—head office, $44,219.49; fees—directors, $2,910; auditors, $500; travelling expenses, $8,553.35		56,182 84
Miscellaneous expenditure, viz.: Advertising, printing and stationery, $11,227.08; furniture and fixtures, $1,174.56; legal expenses, $49.10; medical examiners' fees, $8; postage, telegrams, telephones and express, $5,225.45; rents, $6,962.34; sundry expenses and lighting, $6,640.55		31,287 08
Total expenditure	$	453,000 54

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916	$	705,279 70
Amount of income as above		514,997 29
Total	$	1,220,276 99
Amount of expenditure as above		453,000 54
Balance, net ledger assets, December 31, 1917	$	767,276 45

The Dominion of Canada Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916.	3,611,867	43,719 05	29,070,773	174,949 84	643,717	12,331 30
Taken in 1917—New and renewed	3,183,579	37,219 23	39,981,915	157,632 33	2,128,799	36,631 35
Industrial	.....	.....	1,083,933	936 79	.....	.....
Totals	6,795,446	80,938 28	70,136,621	433,518 96	2,772,516	48,962 65
Less ceased	657,490	7,286 57	36,911,813	232,946 90	908,686	16,215 04
Gross in force at end of 1917.	6,137,956	73,651 71	33,224,808	200,572 06	1,863,830	32,747 61
Less reinsured	1,191,558	15,522 57	1,478,790	9,799 99	652,700	11,118 15
Net in force at end of 1917..	4,946,398	58,129 14	31,746,018	190,772 07	1,211,130	21,629 46

Risks and Premiums.	Class of Business.				
	Automobile (excluding Fire Risk.)	Burglary.		Guarantee.	
	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916.	18,839 06	423,325	3,723 78	9,086,787	33,831 25
Taken in 1917—New	42,035 12	589,578	1,969 99	8,331,229	21,566 58
Renewed	17,903 60		3,527 82	8,340,868	31,698 72
Totals	78,777 78	1,012,903	9,221 59	25,758,884	87,096 55
Less ceased	39,342 79	576,425	5,233 74	14,955,709	47,847 98
Gross in force at end of 1917	39,394 99	436,478	3,987 85	10,803,175	39,248 57
Less reinsured	1,156 85	.....	.....	1,925,607	5,873 04
Net in force at end of 1917	38,238 14	436,478	3,987 85	8,877,568	33,375 53

The Dominion of Canada Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.	
	Plate Glass.	Sickness.
	Premiums.	Premiums.
	$ cts.	$ cts.
Gross in force at end of 1916	32,011 57	84,893 76
Taken in 1917—New	16,739 21	44,798 41
Renewed	26,267 17	86,223 24
Totals	75,017 95	215,915 41
Less ceased	32,601 56	117,380 66
Gross in force at end of 1917	42,416 39	98,534 75
Less reinsured		2,843 46
Net in force at end of 1917	42,416 39	95,691 29

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Cities—			
Brandon, 1934, 4½ p.c.	$ 10,000 00	$ 9,876 11	$ 8,900 00
Brantford, 1918, 4 p.c.	10,000 00	10,003 50	9,900 00
Calgary, 1925, 4½ p.c.	15,000 00	15,021 00	13,800 00
Edmonton, 1924, 4½ p.c.	10,000 00	10,000 00	9,200 00
Fort William, 1927, 4½ p.c.	19,686 50	19,189 07	18,111 58
Hamilton, 1920, 4 p.c.	20,000 00	20,178 00	19,400 00
London, 1933, 4 p.c.	10,000 00	10,045 58	8,800 00
Peterborough, 1931, 3¾ p.c.	10,000 00	9,923 92	8,600 00
Port Arthur, 1935, 5 p.c.	17,000 00	17,594 04	15,810 00
Regina, 1929, 5 p.c.	10,000 00	9,381 46	9,500 00
Strathcona, 1933, 6 p.c.	6,000 00	6,107 20	6,120 00
Toronto, 1929, 3½ p.c.	9,733 33	9,733 33	8,468 00
" 1928, 4 p.c.	9,733 33	9,733 33	8,954 66
Vancouver, 1942, 3½ p.c.	24,000 00	22,483 82	17,280 00
District—			
South Vancouver, 1959, 5 p.c.	20,000 00	20,945 00	17,000 00
School—			
Winnipeg, 1935, 4 p.c.	15,000 00	15,021 25	12,900 00
Total on deposit with Receiver General	$ 216,153 16	$ 215,236 61	$ 192,744 24

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The Dominion of Canada Guarantee and Accident—*Continued.*

SCHEDULE A—*Continued.*

Held by the Company.

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada Victory Loan, (Partly paid) 1937, 5½ p.c.	$ 151,800 00	$ 76,651 78	$ 76,651 78
Province of Ontario, 1925, 4½ p.c.	10,000 00	9,696 66	9,700 00
Anglo-French External Loan, 1920, 5 p.c.	15,000 00	14,665 95	14,100 00
Russian Internal Loan, 1926, 5½ p.c.	15,435 00	9,300 00	9,300 00
Cities—			
Kamloops, 1922, 5 p.c.	5,000 00	4,659 90	4,750 00
Kitchener, 1918 to 1921, 5 p.c.	4,543 91	6,101 50	4,543 91
" 1926, 5 p.c.	1,557 59		1,542 02
" 1933, 5½ p.c.	253 01		263 13
" 1934, 5½ p.c.	431 92		449 20
" 1935, 5½ p.c.	620 68		645 51
" 1936, 5½ p.c.	819 81		852 60
" 1937, 5½ p.c.	1,029 90		1,071 10
" 1938, 5½ p.c.	251 55	6,351 32	264 13
" 1939, 5½ p.c.	485 38		509 65
" 1940, 5½ p.c.	732 08		768 68
" 1941, 5½ p.c.	992 35		1,041 97
" 1942, 5½ p.c.	266 92		280 27
" 1943, 5½ p.c.	556 61		584 44
Lethbridge, 1928, 5 p.c.	16,500 00	17,060 17	15,180 00
Macleod, 1933, 6 p.c.	5,000 00	5,000 00	4,900 00
Moose Jaw, 1918-1919, 5 p.c.	1,000 00		990 00
" 1921-1922, 5 p.c.	1,000 00		970 00
" 1924-1925, 5 p.c.	1,000 00		950 00
" 1927-1928, 5 p.c.	1,000 00	7,024 50	940 00
" 1930-1931, 5 p.c.	1,000 00		930 00
" 1933-1934, 5 p.c.	1,000 00		920 00
" 1936-1937, 5 p.c.	1,000 00		910 00
Nelson (St. Ry.), 1930, 5 p.c.	10,000 00	10,000 00	8,900 00
Niagara Falls, 1919 to 1924, 5 p.c.	3,625 56	3,511 37	3,553 05
North Vancouver, 1957, 5 p.c.	10,000 00	9,717 40	8,400 00
Portage la Prairie, 1928, 5 p.c.	12,230 00	12,288 47	11,373 90
" 1948, 5 p.c.	11,000 00	11,000 00	9,680 00
Prince Albert, 1942, 4½ p.c.	20,000 00	18,147 80	16,000 00
Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50	4,420 35
St. Boniface, 1930, 5 p.c.	10,000 00	10,395 49	9,400 00
Saskatoon, 1940, 5 p.c.	6,000 00	6,266 20	5,400 00
Strathcona, 1933, 6 p.c.	4,000 00	4,072 80	4,080 00
Toronto (New Toronto), 1940-1944, 6 p.c.	5,000 00	4,903 10	5,100 00
Vernon, 1933, 5 p.c.	10,000 00	8,894 20	8,900 00
Windsor, 1918 to 1920, 4 p.c.	10,165 63	10,127 73	9,860 66
Towns—			
Athabasca, 1928-1930, 7 p.c.	3,000 00	5,199 30	5,050 00
" 1931, 7 p.c.	2,000 00		
Camrose, 1925 to 1931, 5 p.c.	10,548 96	10,348 59	9,283 08
" 1938 to 1941, 5 p.c.	6,529 88	5,466 97	5,419 80
Claresholm, 1918 to 1945, 5½ p.c.	7,481 49	7,481 49	6,808 15
North Battleford, 1938 to 1943, 5 p.c.	11,411 59	11,010 47	9,699 85
Red Deer, 1918 to 1941, 5 p.c.	8,976 31	8,564 47	7,899 15
Renfrew, 1937 to 1939, 4½ p.c.	13,242 26	12,998 30	11,785 62
Smiths Falls, 1937 to 1940, 5 p.c.	10,726 13	11,030 00	10,083 56
Strathroy, 1929 to 1932, 4 p.c.	10,495 86	10,495 86	9,026 44
Swift Current, 1946 to 1951, 6 p.c.	10,892 66	12,163 91	10,565 88
Walkerville, 1924 to 1928, 5½ p.c.	6,738 06	6,603 10	6,805 44
Weyburn, 1949, 5 p.c.	5,000 00	5,087 32	4,250 00
Yorkton, 1937-1941, 5 p.c.	5,000 00	4,927 02	4,300 00
Municipality or District—			
Fort Garry, 1920, 5 p.c.	5,000 00	4,900 00	4,850 00
Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00	8,400 00
Point Grey, 1960, 5 p.c.	10,000 00	10,559 26	8,500 00
Twp. of York, 1930 to 1933, 5 p.c.	10,670 11	10,008 62	10,563 41
Schools—			
Calgary, 1920-1923, 4½ p.c.	8,000 00	7,550 50	7,120 00
Medicine Hat, 1918-1924, 5 p.c.	7,000 00	7,111 32	6,790 00
" 1928-1932, 5 p.c.	5,000 00	4,919 59	4,550 00
St. Paul, Sask., R.C., 1929-1932, 5 p.c.	5,333 36	4,640 73	4,480 02
" " 1931-1933, 5 p.c.	6,000 00	5,455 77	4,980 00

The Dominion of Canada Guarantee and Accident—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

Held by Company—Concluded.	Par value.	Book value.	Market value.
Railways—			
G. T. Pac. Ry., 1st mtge., Alta. lines, (g'teed by Prov. of Alta.), 1942, 4 p.c.	$ 13,122 00	$ 10,294 47	$ 10,103 94
Toronto Ry. Co., 1921, 4½ p.c.	2,920 00	3,008 80	2,832 40
Miscellaneous—			
Can. Perm. Mort. Corp., 1921, 5 p.c.	10,000 00	10,000 00	10,000 00
" " 1921, 5 p.c.	15,000 00	15,000 00	15,000 00
Totals held by Company	$ 575,298 07	$ 485,873 70	$ 458,222 09
Total par, book and market values	$ 791,151 23	$ 701,110 31	$ 650,966 33

THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

(Formerly The British Dominions General Insurance Company, Limited.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—E. M. MOUNTAIN.
Secretary—JOHN GARDINER.
Principal Office—London, Eng.
Chief Agent in Canada—R. J. DALE.
Head Office in Canada—Montreal.

(Incorporated, 1904. Dominion license issued July 22, 1915.)

CAPITAL.

Amount of joint stock capital authorized	£ 2,678,677	$13,036,228 07
Amount subscribed	2,453,689	11,941,286 47
Amount paid in cash	548,159 10s.	2,667,709 57

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—	Par value.	Market value.	
British Gov't. War Loan, 1929/1947, 5 p.c.	$ 100,983 33	$ 95,934 16	
City—			
Toronto, 1920, 4 p.c.	12,166 67	$ 11,923 34	
Toronto, 1936, 4 p.c.	2,433 33	2,141 33	
Total on deposit with Receiver General	$ 115,583 33	$ 109,998 83	
Carried out at market value			$ 109,998 83

Other Assets in Canada.

Bonds and debentures held by Company, viz.—	Par value.	Market value.	
Dominion of Canada reg'd. stock, 1930/1950, 3½ p.c.	$ 9,733 33	$ 7,494 67	
Province of Nova Scotia, 1945, 3½ p.c.	14,600 00	11,242 00	
Cities—			
Edmonton, 1929, 4½ p.c.	14,600 00	12,994 00	
Toronto, 1936, 4 p.c.	9,733 33	8,565 33	
Total par and market values	$ 48,666 66	$ 40,296 00	
Carried out at market value			40,296 00
Cash at head office in Canada			33,831 89
Interest accrued			726 96
Agents' balances and premiums uncollected, fire			16,880 78
Office furniture and plans			7,496 25
Total assets in Canada			$ 209,230 71

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 19,829 04	
Net amount of fire claims, resisted, in suit (accrued in previous years)	4,000 00	
Total net amount of unsettled claims		$ 23,829 04
Reserve of unearned fire premiums, $92,046.78; carried out at 80 per cent		73,637 42
Taxes due and accrued		2,000 00
Total liabilities in Canada		$ 99,466 46

The Eagle, Star and British Dominions—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Gross cash received	148,037 35	1,123 00	
Less reinsurance	5,149 56	1,328 03	
Less return premiums	24,603 18	62 55	
Total deduction	29,752 74	1,390 58	
Net cash received	118,284 61	−267 58	
Net cash received for premiums for all classes of business			$ 118,017 03
Cash received for interest on investments			6,375 33
Total income in Canada			$ 124,392 36

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	27,831 90	55 00	
Paid for claims occurring during the year	44,350 31	279 75	
Less savings and salvage	104 60		
Less reinsurances	288 70	150 00	
Total deduction	393 30		
Net payments for said claims	43,957 01	129 75	
Total net payment for claims	71,788 91	184 75	
Total net payments for claims for all classes of business			$ 71,973 66
Commission and brokerage: Fire, $31,079.68; Other, −$115.94			30,963 74
Taxes: Fire, $3,773.91; Other, $2.34			3,776 25
Salaries and travelling expenses: Fire: Salaries, Head Office, $1,957.48; travelling expenses, officials, $4,040.51			5,997 99
Miscellaneous expenditure, Fire, viz.: Advertising, $470.90; legal expenses, $50.44; maps and plans, $652.47; postage, telegrams, telephones and express, $890.57; printing and stationery, $2,453.36; underwriters' boards, associations, etc., $1,602.96; exchange, $100.12; adjusting expenses, $1,230.70; status inquiries, $122.50			7,574 02
Total expenditure in Canada			$ 120,285 66

The Eagle, Star and British Dominions—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	13,364,537	140,879 95	294,100	2,506 25
Taken in 1917—New and renewed	14,810,129	155,058 99	109,000	929 00
Totals	28,174,666	295,938 94	403,100	3,435 25
Less ceased	10,887,888	113,680 25	199,100	1,711 25
Gross in force at end of 1917	17,286,778	182,258 69	204,000	1,724 00
Less reinsured	416,864	4,939 80	204,000	1,724 00
Net in force at end of 1917	16,869,914	177,318 89	None.	None.

(*For General Business Statement, see Appendix.*)

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—LORD CLAUD HAMILTON.

General Manager and Secretray—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. I. WOODLAND.

Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for accident and guaranteee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accideat, guaraatee and sickness business, February 20, 1900. Licensed for fire business November 29, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£	1,000 000
Amount paid thereon in cash		200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)	$	1,095,643 87

Other Assets in Canada.

Cash at head office			8,415 50
Cash in banks, viz.:—			
Bank of Montreal, Montreal	$	27,243 94	
Bank of Montreal, Toronto		20,603 60	
Total cash in banks			47,847 54
Cash on deposit with Manitoba Government Workmen's Compensation, Western Can. Grain Growers' Ass., and on hand in branch offices			6,984 41
Agents' balances and premiums uncollected, viz.:—			
Fire, ($1,034.56 on business prior to Oct. 1, 1917)	$	63,197 22	
Accident ($4,149.29 on business prior to Oct. 1, 1917)		16,263 64	
Automobile (including Fire Risk) ($51.97 on business prior to Oct. 1, 1917)		1,525 78	
Automobile (excluding Fire Risk) ($2,298.84 on business prior to Oct. 1, 1917)		12,306 50	
Employers' Liability ($24,483.65 on business prior to Oct. 1, 1917)		94,358 35	
Guarantee ($3,319.31 on business prior to Oct. 1, 1917)		15,813 31	
Sickness ($344.35 on business prior to Oct. 1, 1917)		2,006 39	
Total			205,471 19
Office furniture, net			10,000 00
Total assets in Canada			$ 1,374,362 51

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$	70,995 42
" fire claims, resisted, in suit		18,904 54
" accident claims, unadjusted		9,765 00
" automobile (excluding Fire Risk) claims, unadjusted		11,916 00
" automobile (excluding Fire Risk) claims, resisted, in suit		11,840 00
" employers' liability claims, unadjusted		120,240 00
" employers' liability claims, resisted, in suit		62,760 00
" guarantee claims, unadjusted		50,086 00
" guarantee claims, resisted, in suit		2,000 00
" sickness claims, uaadjusted		8,635 00

The Employers' Liability—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Total net amount of unsettled claims		$ 367,141 96
Reserve of unearned premiums, viz.:—		
Fire	$ 351,639 76	
Accident	50,221 19	
Automobile (including Fire Risk)	11,171 16	
Automobile (excluding Fire Risk)	54,756 79	
Employers' Liability	141,820 35	
Guarantee	42,600 88	
Sickness	23,976 55	
Total, $676,186.68; carried out at 80 per cent		540,949 34
Taxes due and accrued		25,000 00
Reinsurance premiums outstanding		827 57
Total liabilities in Canada		$ 933,918 87

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Guarantee.	Sickness
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	643,309 61	118,150 42	29,496 34	135,845 85	604,261 67	108,926 63	59,072 52
Less reinsurance	8,265 91	1,464 04	191 20	37 46	15,134 66	2,332 52	394 00
Less return premiums	110,055 44	17,184 73	5,887 51	24,157 37	66,127 68	14,937 55	9,436 63
Total deduction	118,321 35	18,649 37	6,078 71	24,194 83	81,262 34	17,270 07	9,830 63
Net cash received	524,988 26	99,501 05	23,417 63	111,651 02	522,999 33	91,656 56	49,241 89

Net cash received for premiums for all classes of business	$ 1,423,455 74
Cash received for interest on investments, Fire, $423.76; Other, $84.41	508 17
Total income in Canada	$ 1,423,963 91

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	25,965 66	11,208 97	39 00	7,490 43	171,091 52	42,707 71	6,190 86
Less savings and salvage	521 83						
Less reinsurance	5,330 78						
Total deduction	5,852 61						
Net payment for said claims	20,113 05						
Paid for claims occurring during the year	200,124 69	35,811 90	11,221 00	27,145 45	177,991 86	43,773 02	16,877 42
Less savings and salvage	122 74	49 43	33 33	1,413 39	3,729 92	5,656 11	24 28
Less reinsurance	4,323 65	473 40			2,684 79		
Total deduction	4,446 39	522 83			6,414 71		
Net payment for said claims	195,678 30	35,289 07	11,187 67	25,732 06	171,577 15	38,116 91	16,853 14
Total net payment for claims	215,791 35	46,498 04	11,226 67	33,222 49	342,668 67	80,824 62	23,044 00

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 753,275 84
Commission and brokerage, Fire, $100,218.63; Other, $200,881.06	301,099 69
Taxes, Fire, $14,266.38; Other, $18,896.82	33,162 20
Salaries and Travelling Expenses:—Fire—Salaries:—Head Office, $37,886.51; Travelling Expenses:—Officials, $6,059.85	43,946 36
Salaries and Travelling Expenses, Other:—Salaries:—Head Office, $76,494.21; Travelling Expenses:—Officials, $9,501.34	85,995 55
Miscellaneous Expenditure, Fire, viz.:—Advertising, $594; furniture and fixtures, $2,974.50; legal expenses, $67.05; maps and plans, $1,059.79; postage, telegrams, telephones and express, $3,840.20; printing and stationery, $5,269.97; rents, $5,899.99; underwriters' boards, associations, etc., $5,645.51; Total, $25,351.01, less $3,654.52 apportionment of expenses to Accident Dept.	21,696 49
Miscellaneous Expenditure, Other, viz.:—Advertising, $2,962.69; furniture and fixtures, $1,324.45; legal expenses, $1,348.38; postage, telegrams, telephones and express, $5,429.95; printing and stationery, $8,201.81; rents, $15,909.28; underwriters' boards, associations, etc., $2,615.43; bad debts written off, $6,826.19; sundries, $3,654.52	48,272 70
Total expenditure in Canada	$ 1,287,448 83

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	53,539,028	565,328 51	17,222,926	96,872 23	527,290	10,568 92
Taken in 1917, new and renewed	63,723,847	654,702 13	20,867,518	115,861 62	1,505,929	30,110 35
Totals	117,262,875	1,220,030 64	38,090,444	212,733 85	2,033,219	40,679 27
Less ceased	51,734,926	535,755 83	20,011,442	110,866 82	876,404	18,145 74
Gross in force at end of 1917	65,527,949	684,274 81	18,079,002	101,867 03	1,156,815	22,533 53
Less reinsured	1,359,358	9,411 09	321,500	1,424 64	.....	191 20
Net in force at end of 1917	64,168,591	674,863 72	17,757,502	100,442 39	1,156,815	22,342 33

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)		Employers' Lability.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	13,586,000	93,057 07	17,905,333	371,637 31	21,984,825	91,253 21
Taken in 1917, new and renewed	20,307,999	134,991 35	16,837,333	607,611 47	26,602,540	101,735 30
Totals	33,893,999	228,048 42	34,742,666	979,248 78	48,587,365	192,988 51
Less ceased	18,176,000	118,374 97	19,279,900	673,430 54	26,047,653	107,505 48
Gross in force at end of 1917	15,717,999	109,673 45	15,462,766	305,818 24	22,539,712	85,483 03
Less reinsured	10,000	159 88	107,500	13,914 48	259,553	2,322 84
Net in force at end of 1917	15,707,999	109,513 57	15,355,266	291,903 76	22,280,159	83,160 19

The Employers' Liability—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business. Sickness. Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916	3,658,345	49,066 58
Taken in 1917, new and renewed	4,383,208	58,381 22
Totals	8,041,553	107,447 80
Less ceased	4,202,095	59,100 69
Gross in force at end of 1917	3,839,458	48,347 11
Less reinsured	.....	394 00
Net in force at end of 1917	3,839,458	47,953 11

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Canada registered stock, 1930/1950, 3½ p.c.	$ 48,666 67	$ 37,473 34
" " 1940/1960, 4 p.c.	97,333 33	81,760 00
Province of Alberta, reg'd. stock, 1943, 4½ p.c.	24,333 33	21,413 33
" British Columbia stock, 1941, 3 p.c.	68,133 32	46,330 66
" Manitoba, 1947, 4 p.c.	24,333 33	19,953 33
" Nova Scotia stock, 1954, 3½ p.c.	24,333 33	17,763 33
" Quebec, 1928, 4 p.c.	41,853 33	38,086 53
" Saskatchewan, reg'd. stock, 1951, 4 p.c.	4,866 67	3,893 34
British Gov't. War Loan, 1929/1947, 5 p.c.	24,333 33	23,116 67
Newfoundland, 1947, 3½ p.c.	19,953 34	14,166 88
" 1948, 3½ p.c.	973 33	691 06
" 1951, 3½ p.c.	18,006 66	12,784 72
Belgian, 1925 or later, 3 p.c.	164,320 20	96,948 92
Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c.	26,231 33	18,624 24
Cities—		
Edmonton, 1949, 4½ p.c.	39,906 67	32,324 40
Kitchener, 1919, 5 p.c.	5,000 00	5,000 00
Lachine, 1950, 4½ p.c	16,000 00	13,600 00
Lethbridge, 1940, 4½ p.c.	10,000 00	8,100 00
Montreal Stg. reg'd stock, 1953, 4½ p.c.	24,333 33	22,143 33
" (Notre Dame de Grace), 1949, 4½ p.c.	25,000 00	22,250 00
North Vancouver, 1931, 4½ p.c.	48,666 67	41,366 67
Ottawa, 1940, 4 p.c.	24,333 33	21,170 00
Quebec, 1923, 4 p.c.	8,273 34	7,776 94
Three Rivers, 1958, 4½ p.c.	10,000 00	8,400 00
Toronto, 1920, 4 p.c.	9,733 33	9,538 66
" 1948, 4 p.c.	14,600 00	12,410 00
Vancouver, 1948, 4 p.c.	24,333 33	18,493 33
Victoria, 1921, 4 p.c.	24,333 33	22,873 34
" 1960, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1940, 4 p.c.	24,333 33	20,440 00
Town—		
Maisonneuve, 1950, 4½ p.c.	9,733 33	7,981 33
School—		
North Vancouver, 1960, 5 p.c.	9,000 00	7,560 00
Railways—		
Can. Nor. Ry. 1 st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.	36,013 34	30,971 47
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.	27,253 33	21,530 13
Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.	48,666 67	35,040 00
Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c	24,333 33	20,440 00
G.T.P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c.	73,000 00	57,670 00
Madras Ry. Annuities "Class B" (g'teed by Sec. of State for India) 1956	28,186 11	4,227 92

THE EMPLOYERS' LIABILITY—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General—Con., viz.

	Par value.	Market Value.
Miscellaneous—		
Can. Perm. Mtge. Corp., 1924, 4¾ p.c.	$ 50,000 00	$ 50,000 00
Can. Landed & Nat. Inv't. Co., 1918, 4½ p.c.	24,333 33	24,333 33
Home Inv't. & Sav. Assoc., 1919, 5 p.c.	24,333 33	24,333 33
Huron & Erie Mtge. Corp., 1922, 4½ p.c.	48,666 67	48,666 67
Ontario Loan and Deb. Co., 1919, 4½ p.c.	24,333 33	24,333 33
Total on deposit with Receiver General	$1,334,104 26	$1,063,280 53
Held by the Company, viz.—		
British Gov't. War Loan, 1929/1947, 5 p.c.	34,066 67	32,363 34
Total par and market values	$1,368,170 93	$1,095,643 87

(*For General Business Statement, See Appendix.*)

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated, 1859. Dominion license issued April 3, 1913.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—	Par value.	Market value.	
Imperial Japanese Govt. bonds, 2nd series, 1915/1925 on 6 months' notice, 4½ p.c.	$ 9,740 00	$ 8,960 80	
Commonwealth of Massachusetts, 1941, 3 p.c	65,000 00	57,200 00	
City of Fort William, 1942, 5 p.c.	24,333 33	22,629 99	
City of Stratford, 1942, 4½ p.c.	25,000 00	22,750 00	
Total on deposit with Receiver General	$ 124,073 33	$ 111,540 79	
Carried out at market value			$ 111,540 79

Other Assets in Canada.

Interest accrued	2,814 06
Total assets in Canada	$ 114,354 85

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 4,691 15
Reserve of unearned premiums, $26,417.24; carried out at 80 per cent	21,133 79
Taxes, due and accrued (estimated)	500 00
Total liabilities in Canada	$ 26,324 94

INCOME IN CANADA.

Gross cash received for premiums	$ 179,323 82	
Deduct reinsurances, $113,032.14; return premiums, $23,342.89	136,375 03	
Net cash received for premiums		$ 42,948 79
Received for interest on investments		4,730 30
Total income in Canada		$ 47,679 09

Equitable Fire and Marine—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 18,557 05	
Deduct reinsurances	15,386 78	
Net amount paid for said claims	$ 3,170 27	
Amount paid for claims occurring during the year	19,318 96	
Total net amount paid for claims		$ 22,489 23
Commission or brokerage		14,316 92
Taxes		328 11
Total expenditure in Canada		$ 37,134 26

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statment	$ 17,834,189	$ 204,526 00
Taken during the year, new and renewed	16,568,247	179,323 82
Total	$ 34,402,436	$ 383,849 82
Deduct terminated	15,033,857	165,183 97
Gross in force at end of year	$ 19,368,579	$ 218,665 85
Deduct reinsured	14,710,066	167,595 09
Net in force at December 31, 1917	$ 4,658,513	$ 51,070 76

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 81,680 00
Mortgage loans on real estate, first liens	100,450 00
Book value of bonds and stocks	1,113,588 33
Cash in trust companies and in banks	159,495 04
Agents' balances	59,039 06
Total ledger assets	$ 1,514,252 43

NON-LEDGER ASSETS.

Interest accrued	13,784 81
Rents accrued	600 00
Market value of real estate over book value	48,488 83
Recoverable for reinsurance on paid claims	187 92
Gross assets	$ 1,577,313 99
Deduct assets not admitted	29,268 39
Total admitted assets	$ 1,548,045 60

LIABILITIES.

Net amount of unpaid claims	$ 107,820 79
Unearned premiums	432,959 36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	250 00
Federal, State and other taxes, due or accrued (estimated)	25,000 00
Interest on mortgages collected in advance	1,123 70
Total liabilities, except capital stock	$ 567,153 85
Capital stock paid in cash	500,000 00
Surplus over liabilities and capital stock	480,891 75
Total liabilites	$ 1,548,045 60

Equitable Fire and Marine—*Concluded.*

INCOME.

Net cash received for premiums		$ 709,769 15
Received for interest and dividends		59,347 43
Received for rent		5,364 25
Gross increase, by adjustment, in book value of bonds		200 00
Gross profit on sale or maturity of stocks		58 00
Total income		$ 864,738 83

DISBURSEMENTS

Net amount paid for claims	$ 322,077 63
Expenses of adjustment and settlement of claims	3,144 35
Dividends paid stockholders	50,000 00
Commissions or brokerage	266,586 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees	11,742 11
Rents	2,805 91
Taxes on real estate	1,634 29
State taxes on premiums, Insurance department licenses and fees	163 69
All other licenses, fees and taxes	3,191 08
Gross decrease, by adjustment, in book value of stocks	10,395 00
All other disbursements	2,788 00
Total disbursements	$ 674,529 03

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$ 257,973,314 00
Premiums thereon	2,433,972 22
Amount of policies terminated	199,380,920 00
Premiums thereon	1,883,216 19
Net amount in force at end of year	69,284,502 00
Premiums thereon	700,851 06

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON.

Principal Office—80 Maiden Lane, New York, N.Y.

Manager in Canada—W. E. D. BALDWIN.

Head Office in Canada—Montreal.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of Alberta, reg'd. gold, 1924, 4½ p.c.	$ 22,000 00	$ 20,900 00
United States Liberty Loan, 1932/1947, 3½ p.c.	30,000 00	30,000 00
City of Toronto, 1929, 3½ p.c.	55,966 67	48,691 00
City of Toronto, 1944, 3½ p.c.	24,333 33	18,980 00
City of Toronto, 1948, 4 p.c.	299,300 00	254,405 00
Total on deposit with Receiver General	$ 431,600 00	$ 372,976 00
Carried out at market value		$ 372,976 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal	24,145 18
Interest due, $7,391.23; accrued, $456.25	7,847 48
Agents' balances and premiums uncollected, viz.:—Fire ($2,902.78 on business prior to Oct. 1, 1917)	48,771 22
Furniture and plans	6,387 57
Total assets in Canada	$ 460,127 45

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid	$ 13,616 52	
Net amount of fire claims, unadjusted	46,636 06	
Net amount of fire claims, resisted, not in suit	2,500 00	
Total net amount of unsettled fire claims		$ 62,753 18
Reserve of unearned premiums: fire, $233,627.16; tornado, $1,006.30; total, $234,633.46; carried out at 80 per cent		187,706 77
Taxes due and accrued		8,228 79
Due and accrued for salaries, rent, advertising, etc		3,757 34
Total liabilities in Canada		$ 262,446 08

FIDELITY-PHENIX—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Tornado.	
	$ cts.	$ cts.	
Gross cash received	488,262 19	533 85	
Less reinsurance	43,683 13		
Less return premiums	86,802 82	26 00	
Total deduction	130,485 95		
Net cash received	357,776 24	507 85	
Net cash received for premiums for all classes of business			$ 358,284 09
Cash received for interest on investments			16,153 43
Total income in Canada			$ 374,437 52

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	
	$ cts.	
Amount paid for claims occurring in previous years	59,113 20	
Less reinsurance	2,788 14	
Net payment for said claims	56,325 06	
Amount paid for claims occurring during the year	209,224 46	
Less savings and salvage	2,707 77	
Less reinsurance	23,434 08	
Total deduction	26,141 85	
Net payment for said claims	183,082 61	
Total net payments for claims for all classes of business		$ 239,407 67
Commission and brokerage, fire, $82,244.80; other, $133.46		82,378 26
Taxes		11,123 35
Salaries, fees and travelling expenses, fire: salaries: Head Office, $14,660.81; general and special agents, $6,673.93; travelling expenses: officials, $996.24; special agents, $4,905.50.		27,236 48
Miscellaneous expenditure, fire, viz:—Advertising, $2,849.49; fire departments, patrol and salvage corps assessments, etc., $303.61; furniture and fixtures, $599.47; legal expenses, $13.54; maps and plans, $984.83; postage, telegrams, telephones and express, $2,490.01; printing and stationery, $2,172.94; rents, $2,442.39; underwriters' boards, associations, etc., $4,992.69; miscellaneous expenses, $1,109.86		17,958 83
Total expenditure in Canada		$ 378,104 59

FIDELITY-PHENIX—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	43,182,598	490,374 23	770,655	3,110 76
Taken in 1917, new and renewed	46,150,090	485,427 34	109,640	533 85
Totals	89,332,688	975,801 57	880,295	3,644 61
Less ceased	43,846,472	463,269 75	122,935	503 75
Gross in force at end of 1917	45,486,216	512,531 82	757,360	3,140 86
Less reinsured	5,468,357	47,387 70	83,800	290 91
Net in force at end of 1917	40,017,859	465,144 12	673,560	2,849 95

(*For General Business Statement, see Appendix.*)

FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—BERNARD FAYMONVILLE.
Secretary—LOUIS WEINMANN.
Principal Office—San Francisco, Cal.
Chief Agent in Canada—G. T. McMURRICH.
Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Governments—			
California (State Highway Act), 1919-1920, 4 p.c.	$ 30,000 00	$ 30,000 00	
California (State Highway Act), 1932, 4 p.c.	4,000 00	4,080 00	
California (State Highway Act), 1950, 4 p.c.	1,000 00	1,040 00	
California (State Highway Act), 1956, 4 p.c.	5,000 00	5,250 00	
California, San Francisco Harbour Imp't., 1985 (or by call, after 1950), 4 p.c.	51,000 00	53,550 00	
Commonwealth of Massachusetts, 1941, 3 p.c.	50,000 00	44,000 00	
Total on deposit with Receiver General	$ 141,000 00	$ 137,920 00	
Carried out at market value			$ 137,920 00

Other Assets in Canada.

Cash in banks in Canada, viz.:—		
Bank of Nova Scotia, Toronto	$ 20,103 34	
Sterling Bank, Toronto	7,982 71	
British North America Bank, Winnipeg	11,318 64	
Bank of Commerce, Victoria	14,287 04	
National Park Bank, New York	20,575 32	
Total cash in banks		74,267 05
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 24,402 69	
Automobile (including Fire Risk)	951 08	
Inland Transportation	318 54	
Total		25,672 31
Office furniture and plans		319 12
Total assets in Canada		$ 238,178 48

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 35,772 63	
Net amount of automobile (including Fire Risk) claims, unadjusted	225 52	
Total net amount of unsettled claims		$ 35,998 15
Reserve of uncarned premiums, viz.:.		
Fire	$ 113,521 03	
Automobile (including Fire Risk)	4,623 20	
Inland Transportation	1,159 81	
Total, $119,304.07; carried out at 80 per cent		95,443 26
Taxes due and accrued		2,000 00
Salaries, rent, advertising, agency and other expenses, due and accrued		3,000 00
Total liabilities in Canada		$ 136,441 41

Fireman's Fund—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Inland Transportation.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	204,262 10	11,775 40	7,909 55	
Less reinsurance	6,521 99			
Less return premiums	39,586 83	1,603 58	152 71	
Total deduction	46,108 82			
Net cash received	158,153 28	10,171 82	7,756 84	
Net cash received for premiums for all classes of business				$ 176,081 94
Cash received for interest on investments				5,450 32
Total income in Canada				$ 181,532 26

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Inland Transportation.	
	$	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	14,408 68	58 00		
Deduct reinsurance	153 26			
Net payments for said claims	14,255 42			
Paid for claims occurring during the year	63,370 47	3,888 43	921 06	
Less reinsurance	20 08	65 00	52 22	
Net payments for said claims	63,350 39	3,823 43		
Total net payments for claims	77,605 81	3,881 43	868 84	
Total net payments for claims for all classes of business				$ 82,356 08
Commission and brokerage: fire, $37,399.15; other, $3,787.33				41,186 48
Taxes, fire, $4,171.47; other, $62.95				4,234 42
Salaries, fees and travelling expenses of officials				3,691 00
Miscellaneous expenditure, fire, viz.:—Advertising, $58.30; maps and plans, $186 62; postage, telegrams, telephones and express, $540.79; printing and stationery, $94 43; underwriters' boards, associations, etc., $2,149.30; subscription to Bradstreet's, $16 67				3,046 11
Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, $221.20; printing and stationery, $39.87; underwriters' boards, associations, etc., $52.45				313 52
Total expenditure in Canada				$ 134,827 61

Fireman's Fund—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of business.					
	Fire.		Automobile (including Fire risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916.	17,588,238	162,532 87	378,515	9,737 64	214,151	3,852 91
Taken in 1917—New and renewed	21,732,561	212,158 91	640,810	11,783 52	2,046,543	5,938 84
Totals	39,320,799	374,691 78	1,019,325	21,521 16	2,260,697	9,791 75
Less ceased	19,722,802	163,121 47	644,345	12,274 75	2,062,558	7,472 12
Gross in force at end of 1917.	19,597,997	211,570 31	374,980	9,246 41	198,139	2,319 63
Less reinsured	664,223	5,733 64				
Net in force at end of 1917.	18,933,774	205,836 67	374,980	9,246 41	198,139	2,319 63

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 404,000 00
Mortgage loans on real estate, first liens	1,905,585 76
Loans on bonds, stocks, etc	180,125 00
Book value of bonds and stocks	8,230,885 30
Cash on hand, in trust companies and in banks	3,646,267 98
Agents' balances and bills receivable	3,165,159 06
Due from employees on Liberty Bonds	22,533 34
Total ledger assets	$ 17,554,556 44

NON-LEDGER ASSETS.

Interest due and accrued	152,159 98
Gross assets	$17,706,716 42
Deduct assets not admitted	986,873 80
Total admitted assets	$16,719,842 62

LIABILITIES.

Net amount of unpaid claims	$ 2,727,125 97
Total unearned premiums	7,665,291 91
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,500 00
Federal, state and other taxes due or accrued (estimated)	725,000 00
Contingent commissions or other charges due or accrued	200,000 00
Dividends earned and declared	60,000 00
Total liabilities, excluding capital stock	$11,387,917 88
Capital stock paid up in cash	1,500,000 00
Special reserve fund	750,000 00
Guaranty surplus fund	750,000 00
Surplus over all liabilities and capital stock	2,331,924 74
Total liabilities	$16,719,842 62

Fireman's Fund—*Concluded.*

INCOME.

Net cash received for premiums	$14,177,744 68
Rents	30,111 00
Interest and dividends	518,703 22
Refund on internal revenue stamps	1,288 35
Agents' balances previously charged off	1,291 18
Gross profit on sale or maturity of bonds	2,000 00
Gross increase, by adjustment, in book value of ledger assets	21,000 00
Total income	$14,752,138 43

DISBURSEMENTS.

Net amount paid for claims	$ 6,317,319 88
Expenses of adjustment and settlement of claims	116,007 34
Interest or dividends to stockholders	390,000 00
Commissions or brokerage	2,562,445 18
Allowances to local agencies for miscellaneous agency expenses	32,837 01
Salaries, $356,731.66; and expenses, $124,599.51; of special and general agents	481,331 17
Salaries, fees and all other charges of officers, directors, trustees and home office employees	281,925 14
Rents	66,126 69
Underwriters' boards and tariff associations	100,328 12
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	10,287 65
Inspections and surveys	12,739 20
Taxes on real estate	5,801 57
State taxes on premiums, Insurance Department licenses and fees	213,908 61
All other licenses, fees and taxes	59,813 97
Agents' balances charged off	2,835 58
Gross loss on sale or maturity of bonds	3,073 07
All other disbursements	238,011 22
Total disbursements	$10,884,791 40

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire	$ 809,607,000 00
Premiums thereon	8,408,717 41
Amount of policies terminated during the year	641,825,883 00
Premiums thereon	6,791,667 61
Net amount in force at December 31, 1917	926,287,426 00
Premiums thereon	10,414,749 56

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31. 1917.
President—DANIEL H. DUNHAM.
Secretary—A. H. HASSINGER.
Principal Office—Newark, N.J.
Chief Agents in Canada—B. B. AND WILSON SMITH.
Head Office in Canada.—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed and paid in cash	1,250,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.	
Dominion of Canada War Loan, 1937, 5 p. c.	$ 20,000 00	$ 19,200 00	
City of Hamilton, 1934, 4½ p.c.	20,000 00	18,800 00	
City of Toronto, 1948, 4 p.c	67,646 66	57,499 66	
Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4½ p.c.	10,000 00	8,200 00	
Winnipeg General Hospital, 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c	10,000 00	9,400 00	
Total on deposit with Receiver General	$ 127,646 66	$ 113,099 66	
Carried out at market value			$ 113,099 66

Other Assets in Canada.

Cash in Bank of Montreal, Winnipeg	5,436 91
Interest accrued	2,236 25
Agents' balances and premiums uncollected ($1,085.60 was on business prior to Oct. 1, 1917)	12,182 63
Total assets in Canada	$ 132,955 45

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 2,329 51	
Net amount of claims, unadjusted	13,900 24	
Total net amount of unsettled claims		$ 16,229 75
Reserve of unearned premiums, $77,105; carried out at 80 per cent		61,684 00
Taxes due and accrued		1,166 30
Reinsurance premiums, due		298 43
Total liabilities in Canada		$ 79,378 48

INCOME IN CANADA.

Gross cash received for premiums	$ 101,152 94	
Deduct reiasurances, $2,761.54; retura premiums, $14,399.83	17,161 37	
Net cash received for premiums		$ 83,991 57
Received for interest and dividends		4 70
Total income in Caaada		$ 83,996 27

Firemen's Insurance—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 24,485 72	
Deduct reinsurances	370 52	
Net amount paid for said claims	$ 24,116 20	
Amount paid for claims occurring during the year	$ 29,557 58	
Deduct savings and salvage, $300.23; reinsurances, $1,158.69	1,458 92	
Net amount paid for said claims	$ 28,098 66	
Total net amount paid for claims		$ 52,214 86
Commission or brokerage		17,737 60
Salaries, fees and all other charges of officials. Salaries: General and special agents, $3,100; travelling expenses: agents, $688.42		3,788 42
Taxes		4,288 78
Miscellaneous expenditure, viz:—Maps and plans, $578.20; printing and stationery, $6.73; loss and adjustment expenses, $727.50; underwriters' boards, tariff associations, etc., $26.75; miscellaneous agency expenses, $248.64; exchange, $3.01		2,490 83
Total expenditure in Canada		$ 80,520 49

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 10,679,400	$ 146,557 61
Taken during the year, new and renewed	7,647,030	99,555 38
Total	$ 18,326,430	$ 246,112 99
Deduct terminated	7,575,700	95,998 82
Gross in force at end of year	$ 10,750,730	$ 150,114 17
Deduct reinsured	199,087	1,947 06
Net in force at December 31, 1917	$ 10,551,643	$ 148,167 11

(*For General Business Statement, see Appendix.*)

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—DONALD M. MACKAY.
Secretary—J. MAYHEW ALLEN.
Principal Office—Perth, Scotland.
Chief Agent in Canada—THOMAS H. HALL.
Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 6,250,000 00
Amount subscribed	5,765,000 00
Amount paid thereon in cash	2,015,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)		$ 366,636 10

Other Assets in Canada.

Market value of debenture deposited with Imperial Bank of Canada (*For details, see Schedule B.*)		10,000 00
Market value of bonds and debs. held by the company, (*For details, see Schedule C.*)		3,000 00
Cash at head office in Canada and branches		56 41
Cash in banks and trust Co.:—		
Imperial Bank of Canada, Toronto	$ 23,375 52	
Imperial Bank of Canada, Winnipeg	33,544 35	
Union Trust Co., Toronto	20,000 00	
Total cash in banks and trust Company		76,919 87
Interest accrued		5,754 61
Agents' balances and premiums uncollected ($550.78 on business prior to Oct. 1, 1917)		48,119 54
Office furniture and plans		5,460 53
Total assets in Canada		$ 515,947 06

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 48,609 17	
Net amount of claims, resisted in suit	1,500 00	
Total net amount of unsettled claims		$ 50,109 17
Reserve of unearned premiums, $261,832.07; carried out at 80 per cent		209,465 65
Salaries, rent, etc., due and accrued		3,384 52
Taxes due and accrued		8,489 41
Due reinsuring companies		1,424 57
Total liabilities in Canada		$ 272,873 32

INCOME IN CANADA.

Gross cash received for premiums	$ 455,960 28	
Deduct reinsurances, $8,103.25; return premiums, $79,011.74	87,114 99	
Total net cash received for premiums		$ 368,845 29
Received for interest on investments		20,067 65
Transfer fees		5 00
Total income in Canada		$ 388,917 94

General Accident Fire and Life—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 49,628 85	
Deduct reinsurances	108 23	
Net amount paid for said claims	$ 49,520 62	
Amount paid for claims occurring during the year	$ 156,396 90	
Deduct savings and salvage, $4,191.00; reinsurances, $1,962.61	6,153 61	
Net amount paid for said claims	$ 150,243 29	
Total net amount paid for claims		$ 199,763 91
Paid or allowed for commission or brokerage		79,959 46
Paid for: Salaries of head office officials, $20,124.76; directors' fees, $500; auditors' fees, $375; travelling expenses, officials, $2,125.15; entertainment, $73.75		23,198 66
Taxes		10,034 01
Miscellaneous expenditure, viz: Legal expenses, $193.71; advertising, $144.40; printing and stationery, $1,407.09; postage, telegrams, telephones and express, $1,475.50; rent, $2,140.15; underwriters' board fees, $4,494.48; furniture and fixtures, $40.65; maps and plans, $240.86; life assurance scheme, $10.08; charges, $1,533.24		11,680 16
Total expenditure in Canada		$ 324,636 20

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 38,267,310	$ 454,265 67
Taken during the year, new	31,389,435	340,160 41
Taken during the year, renewed	10,903,577	114,115 84
Total	$ 80,560,322	$ 908,541 92
Deduct terminated	37,151,672	406,061 02
Gross in force at end of year	$ 43,408,650	$ 502,480 90
Deduct reinsured	657,798	9,805 47
Net in force at December 31, 1917	$ 42,750,852	$ 492,675 43

Schedule A.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.
Governments—		
Dominion of Canada War Loan, 1931, 5 p.c.	$ 15,000 00	$ 14,850 00
Dominion of Canada War Loan, 1937, 5 p.c.	15,000 00	14,268 75
Prov. of Saskatchewan, 1925, 5 p.c.	21,000 00	20,790 00
Cities—		
Cranbrook, 1918 to 1929, 5 p.c.	24,893 19	22,901 75
Edmonton, 1953, 4½ p.c.	5,353 33	4,282 67
Edmonton, 1953, 5 p.c.	15,573 34	13,704 53
Fort William, 1930, 5 p.c.	10,000 00	9,500 00
Fort William, 1931, 5 p.c.	8,000 00	7,497 60
Fort William, 1941, 5 p.c.	2,000 00	1,833 40
Hull, 1935, 5 p.c.	15,000 00	14,100 00
Medicine Hat, 1928, 5 p.c.	2,000 00	1,840 00
Medicine Hat, 1931, 5 p.c.	1,915 97	1,743 53
Medicine Hat, 1933, 5 p.c.	3,000 00	2,700 00
Moosejaw, 1920, 4½ p.c.	9,000 90	8,640 00
Nanaimo, 1960, 5 p.c.	16,000 00	13,440 00
North Vancouver, 1958, 5 p.c.	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	1,450 00	1,218 00
Port Arthur, 1932, 5 p.c.	2,433 33	2,287 33
Port Arthur, 1942, 5 p.c.	8,760 00	8,059 20
Prince Albert, 1918 to 1935, 4½ p.c.	12,938 79	11,515 51
Prince Albert, 1918 to 1937, 5 p.c.	4,053 33	3,729 06
St. Catharines, 1930, 5 p.c.	21,000 00	20,790 00
St. Thomas, 1918 to 1920, 4 p.c.	6,381 44	6,253 81
Saskatoon, 1920, 5 p.c.	30,000 00	29,100 00
Wetaskiwin, 1919 to 1960, 5 p.c.	9,544 43	8,303 65

General Accident Fire and Life—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs. on deposit with Receiver General, *Concluded*, viz.:—

	Par value.	Market value.
Towns—		
Clinton, 1937, 4½ p.c.	$ 5,000 00	$ 4,450 00
North Bay, 1918 to 1937, 5½ p.c.	7,773 84	7,773 84
Rosthern, 1918 to 1930, 5 p.c.	3,014 87	2,713 38
Sudbury, 1921, 5 p.c.	4,462 44	4,328 57
Swift Current, 1932, 5 p.c.	8,000 00	7,040 00
Waterloo, 1918 to 1936, 5 p.c.	3,709 71	3,635 52
Schools—		
Edmonton, 1918–1920, 5 p.c.	9,000 00	8,910 00
Portage la Prairie, 1918–1928, 5 p.c.	11,000 00	10,450 00
Saskatoon, 1918 to 1940, 5 p.c.	3,833 34	3,565 00
" 1918, 5 p.c.	2,000 00	1,980 00
" 1919, 5 p.c.	1,000 00	980 00
" 1920, 5 p.c.	2,000 00	1,940 00
" 1922, 5 p.c.	1,000 00	960 00
" 1924, 5 p.c.	1,000 00	950 00
" 1926, 5 p.c.	1,000 00	940 00
" 1928, 5 p.c.	1,000 00	930 00
" 1930, 5 p.c.	1,000 00	920 00
" 1932, 5 p.c.	1,000 00	910 00
" 1934, 5 p.c.	1,000 00	910 00
" 1936, 5 p.c.	1,000 00	900 00
" 1938, 5 p.c.	1,000 00	890 00
" 1940, 5 p.c.	1,000 00	890 00
Strathcona, 1918–1940, 5 p.c.	13,033 34	12,121 00
Miscellaneous—		
Can. Landed and Nat. Invt. Co., Ltd., 1918, 4½ p.c.	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 359,124 69	$ 366,636 10

Schedule B.

Debenture deposited with Imperial Bank of Canada, viz.:—		
Colonial Investment and Loan Co., 1917, 4½ p.c.	$ 10,000 00	$ 10,000 00
Total deposited with Imperial Bank	$ 10,000 00	$ 10,000 00

Schedule C.

	Par value.	Market value.
Bonds held at head office of company, viz.:—		
Dom. of Can. Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	$ 3,000 00	$ 3,000 00
Grand Valley R. R., 1947, 5 p.c.	17,000 00	....
Total held at office	$ 20,000 00	$ 3,000 00

(*For General Business Statement, see Appendix.*)

THE GENERAL FIRE ASSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz.:—			
676,667 francs French Rentes, 3 p.c.	$ 130,596 67	$ 77,052 04	
Carried out at market value			$ 77,052 04

Other Assets in Canada.

Cash at head office	3,847 93
Cash in Bank of British North America, Montreal	10,488 06
Agents' balances and premiums uncollected	10,000 86
Office furniture and plans	1,503 13
Total assets in Canada	$ 102,892 02

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 23,442 10
Reserve of unearned premiums, $56,237.67, carried out at 80 per cent	44,990 14
Reinsurance premiums due	1,216 06
Taxes due and accrued	1,770 98
Due and accrued for salaries, rent, advertising, agency and other expenses	1,829 24
Total liabilities in Canada	$ 73,248 52

INCOME IN CANADA.

Gross cash received for premiums	$ 118,606 91	
Deduct reinsurances, $13,124.52; return premiums, $21,083.32	34,207 84	
Net cash received for premiums		$ 84,399 07
Received for interest on investments		119 91
Total income in Canada		$ 84,518 98

The General Fire of Paris, France—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 20,814 23	
Deduct reinsurances	30 30	
Net amount paid for said claims	$ 20,783 93	
Amount paid for claims occurring during the year	$ 44,165 65	
Deduct savings and salvage, $905; reinsurances, $15,428.38	16,333 38	
Net amount paid for said claims	$ 27,832 27	
Total net amount paid for claims		$ 48,616 20
Commission or brokerage		16,923 18
Taxes		4,287 62
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., $1,331.44; administration, $8,979.62		10,311 06
Total expenditure in Canada		$ 80,138 06

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at Dec. 31, 1916	$ 8,202,987	$ 94,930 50
Taken during the year, new and renewed	11,591,920	121,002 10
Total	$ 19,794 907	$ 215,932 60
Deduct terminated	9,327,556	93,560 47
Gross in force at end of year	$ 10,467,351	$ 122,372 13
Deduct reinsured	1,595,293	15,471 15
Net in force at December 31, 1917	$ 8,872,058	$ 106,900 98

(*For General Business Statement, see Appendix.*)

GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—Toronto

(Organized, 1850. Dominion license issued November 28, 1913.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)	$ 193,900 00

Other Assets in Canada.

Cash in Bank of Montreal, Montreal		53,919 50
Deposited with Western Canada Grain Association		2,000 00
Interest accrued		2,733 75
Agents' balances and premiums uncollected, viz.:—		
Fire ($183.35 on business prior to Oct. 1, 1917)	$ 31,228 06	
Automobile, (including Fire Risk)	1,630 86	
Total		32,858 92
Total assets in Canada		$ 285,412 17

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($800 accrued prior to 1917)	$ 23,059 00	
Net amount of fire claims, resisted, in suit (accrued in 1915)	6,000 00	
Net amount of automobile (including Fire Risk) claims, unadjusted	3,660 00	
Total net amount of unsettled claims		$ 32,719 00
Reserve of unearned premiums, viz.:—		
Fire	$ 121,730 77	
Automobile (including Fire Risk)	9,112 39	
Total, $130,843.16; carried out at 80 per cent		104,674 53
Taxes due and accrued		2,500 00
Total liabilities in Canada		$ 139,893 53

Glens Falls Insurance Company—*Continued.*

INCOME IN CANADA.

Premiums.	Class of business.	
	Fire.	Automobile (including Fire Risk.)
	$ cts.	$ cts.
Gross cash received	214.101 67	25,077 35
Less reinsurance	9,140 06	
Less return premiums	34,923 94	6,142 44
Total deduction	44.064 00	
Net cash received	170.037 67	18,934 91

Net cash received for premiums for all classes of business	$	188,972 58
Cash received for interest		10,720 17
Total income in Canada	$	199,692 75

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	11,612 11	566 20
Paid for claims occurring during the year	81,069 03	5,047 31
Less savings and salvage		225 00
Less reinsurance	12,153 33	
Net payment for said claims	68,915 70	4,822 31
Total net payment for claims	80,527 81	5,388 51

Total net payments for claims for all classes of business	$	85,916 32
Commission and brokerage: Fire, $36,438.59; Other, $4,168.95		40,607 54
Taxes, fire		6,660 34
Salaries, fees and travelling expenses, Fire: salaries, general and special agents, $11,436.39; travelling expenses, officials, $533.10; agents, $188.15		12,157 64
Miscellaneous expenditure, Fire, viz.: Advertising, $497.80; fire departments, patrol and salvage corps assessments, $11; inspections and surveys, $40; maps and plans, $572.50; postage, telegrams, telephones and express, $1,066.42; printing and stationery, $247.30; rents, $660; underwriters' boards, associations, etc., $2,006.22; miscellaneous expenses, $2,349.48		7,450 72
Total expenditure in Canada	$	152,792 56

GLENS FALLS INSURANCE COMPANY—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	17,850,727	221,064 22	762,917	15,175 27
Taken in 1917, new and renewed	22,615,402	223,497 15	1,352,585	25,466 57
Totals	40,466,129	444,561 37	2,115,502	40,641 84
Less ceased	19,763,719	192,249 07	1,118,520	22,417 06
Gross in force at end of 1917	20,702,410	252,312 30	996,982	18,224 78
Less reinsured	1,335,446	10,698 29		
Net in force at end of 1917	19,366,964	241,614 01	996,982	18,224 78

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Dom. of Canada War Loan, 1931, 5 p.c.	$ 25,000 00	$ 24,750 00
Cities—		
Fort William, 1933, 5 p.c.	10,000 00	9,400 00
Montreal, 1918 (or earlier on 60 days' notice), 5 p.c.	20,000 00	20,000 00
Ottawa, 1945, 5 p.c.	10,000 00	10,100 00
St. Catharines, 1933, 4½ p.c.	20,000 00	18,600 00
Toronto, 1949, 4½ p.c.	25,000 00	23,250 00
Victoria, 1923, 4½ p.c.	20,000 00	19,600 00
Town—		
Outremont, Que., 1918, 5 p.c.	25,000 00	25,000 00
School—		
Regina P., 1933, 5 p.c.	20,000 00	18,800 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 200,000 00	$ 193,900 00

(*For General Business Statement, see Appendix.*)

*THE GLOBE INDEMNITY COMPANY OF CANADA.

(*Formerly The Canadian Railway Accident Insurance Company.*)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. GARDNER THOMPSON.

Vice-President—LEWIS LAING.

Manager and Secretary—JOHN EMO.

Principal Office—Montreal.

Incorporated July 23, 1984, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911, the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada August 27, 1895.)

CAPITAL.

Amount of capital authorized and subscribed	$ 500,000 00
Amount of capital paid thereon in cash	200,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Value of real estate held by the Company (Building in Hamilton, Ont)		$ 29,204 33
Loans secured by bond or mortgage on real estate, first liens		17,000 00
Book value of bonds and debs., (*For details, see Schedule A.*)		496,753 24
Book value of stock (*For details, see Schedule B.*)		338 24
Cash at head office and branches		5,951 98
Temporary cash on deposit with Receiver General		50,000 00
Cash in banks, viz.:—		
Royal Bank, Montreal	$33,340 12	
" Winnipeg	3,350 75	
" Vancouver	750 00	
" Fort William	250 00	
" Calgary	1,700 00	
" Toronto	750 00	
Molson's Bank, Montreal	3,602 76	
Total cash in banks		43,743 63
All other ledger assets		490 32
Total ledger assets		$ 643,481 74
Deduct market value of bonds, debentures and stock under book value		36,893 09
		$ 606,588 65

*The business of the Hamilton Fire Insurance Co. was merged with the business of this Company as at September 26, 1917, and the income and expenditure in this statement show separately the amounts received and disbursed by the Hamilton Fire up to the date of the merger.

THE GLOBE INDEMNITY—*Continued.*

OTHER ASSETS.

Interest accrued		$ 5,988 15
Office furniture and equipment (less 25 p.c.)		6,849 92
Railroad collection lists due		13,095 93
Gross premiums due and uncollected, viz.:—		
Fire ($385.52 on business prior to Oct. 1, 1917)	$ 13,489 33	
Accident, ($11,227.05 on business prior to Oct. 1, 1917)	55,885 65	
Sickness, ($7,484.70 on business prior to Oct. 1, 1917)	37,257 10	
Employers' Liability ($4,930.56 on business prior to Oct. 1, 1917)	29,779 68	
Burglary ($108.50 on business prior to Oct. 1, 1917)	386 30	
Automobile, excluding Fire Risk ($3,289.89 on business prior to Oct. 1, 1917)	14,340 54	
Guarantee ($308.09 on business prior to Oct. 1, 1917)	10,229 94	
Total, $161,368.54 (less $33,129.22 commission, Casualty Department)		128,239 32
Due for reinsurance premiums		9 37
*Total assets		$ 760,771 34

LIABILITIES.

Net amount of unsettled claims:—		
Fire, unadjusted	$ 6,607 19	
Accident, unadjusted	32,500 00	
Sickness, unadjusted	20,500 00	
Employers' Liability, unadjusted ($4,500 accrued in previous years)	34,767 00	
Automobile, (excluding Fire Risk) unadjusted	7,500 00	
Guarantee, unadjusted ($3,226.34 accrued in previous years)	9,056 81	
Burglary, unadjusted	180 00	
Total net amount of unsettled claims		$ 111,111 00
Present value of liability claims payable by instalments, and not yet due ($24,033 of which accrued prior to 1917)		24,733 00
Reserve of unearned premiums, viz.:—		
Fire	$ 55,163 08	
Accident	97,648 33	
Sickness	64,874 98	
Employers' Liability	34,918 80	
Burglary	856 74	
Automobile (excluding Fire Risk)	29,083 18	
Guarantee	13,251 89	
Total, $295,797; carried out at 80 per cent		236,637 60
Reserve on unlicensed fire reinsurance, unsecured		5,087 47
Due and accrued for rent and audit expenses		1,500 00
Taxes due and accrued		7,746 86
Reserve deposits of unlicensed reinsurers		6,943 71
Total liabilities (excluding capital stock)		$ 393,759 64
Excess of assets over liabilities		$ 367,011 70
Capital stock paid in cash		200,000 00
Surplus over liabilities and capital		$ 167,011 70

*The assets and liabilities of the Hamilton Fire Insurance Company as at September 30, 1917, were taken over by this company and the surplus of the Hamilton Fire at that date amounting to $83,000 was paid in cash to the Hamilton Fire by this company.

The Globe Indemnity—*Continued.*

INCOME.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire Risk).	Burglary.	Employers' Liability.	Guarantee	Sickness
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received (including $97,133 64 Hamilton Fire)	131,083 38	270,125 46	75,147 67	1,886 78	169,976 16	14,329 24	180,086 26
Less reinsurance (including $39,359 75 Hamilton Fire)	49,501 39	9,200 03		151 77	63 00	1,779 44	35,095 26
Less return premiums (including $19,755 35 Hamilton Fire)	27,769 66	52,642 91	21,977 92	316 06	30,023 19	3,027 70	...
Total deduction (including $59,115.10 Hamilton Fire)	77,271 05	61,842 94		467 83	30,086 19	4,807 14	
Net cash received (including $38,018.54 Hamilton Fire)	53,812 33	208,282 52	53,169 75	1,418 95	139,889 97	9,522 10	144,991 00

Net cash received for premiums for all classes of business	$ 611,086 62
Cash received for interest on investments	26,567 65
Cash received for rents	134 19
Voluntary contribution to surplus made by Liverpool and London and Globe Ins. Co.	8,850 00
Total	$ 646,638 46
Received for increased capital	100,000 00
Total income	$ 746,638 46

EXPENDITURE.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payments for claims occurring in previous years (Hamilton Fire)	5 75	23,438 81	5,633 12		34,973 35	1,380 53	15,740 90
Paid for claims occurring during the year (including $38,331.78 Hamilton Fire)	50,154 58	92,863 21	15,451 24	764 04	41,975 04	1,128 59	61,242 25
Less reinsurances (including $23,892.73 Hamilton Fire)	33,223 47	11,217 20			220 52	247 55	421 42
Net payment for said claims (including $14,339.05 Hamilton Fire)	16,931 11	81,646 01			41,754 52	881 04	60,820 83
Total net payment for claims (including $14,344.80 Hamilton Fire)	16,936 86	105,084 82	21,084 36	764 04	76,727 87	2,261 57	76,561 73

Total net payments for claims for all classes of business	$ 299,421 20
Dividends paid stockholders	20,000 05
Commission and brokerage	160,230 70
Taxes	15,387 13
Salaries, fees and travelling expenses:—Salaries: Head office, $59,415 45; fees: Directors, $1,055 77; auditors, $2,048.07; travelling expenses: Officials, $6,791 35	69,320 64
Miscellaneous expenditure, viz.—Advertising, $3,900.69; furniture and fixtures, $389 11; bond premiums, $495 53; legal expenses, $674 94; light, $382.96; postage, telegrams, telephones and express, $7,428 46; printing and stationery, $13,411.60; rents, $10,655 56; surveys, $403.78; underwriters' boards, associations, etc., $1,956 72; sundries, $6,391.63	46,090 98
Total expenditure	$ 610,450 70

THE GLOBE INDEMNITY—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916	$ 464,309 26
Net ledger assets of Hamilton Fire Insurance Company at Dec. 31, 1916 ($119,041.01, less $83,000 paid in cash to Hamilton Fire)	36,041 01
Amount of income as above	746,638 46
Total	$ 1,246,988 73
Amount of expenditure as above	610,450 70
Balance, net ledger assets December 31, 1917 ($643,481.74 less ledger liability $6,943.71)	$ 636,538 03

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 17,116 85
Amount of commission thereon	4,757 23
Amount of losses recovered from said companies	6,264 72
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $8,510.24; carried out at 80 per cent	6,808 19
Amount of losses due and recoverable from such companies	5,222 99
Amount of cash or other securities held as security for recovery of losses	6,943 71

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile. (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts		$	$ cts.		$	$ cts.
Gross in force at end of 1916	10,568	13,226,740	117,817 15	22,324	35,854,601	188 734 74	2,536	2,457,145	38,060 48
Taken in 1917—new and renewed	6,333	13,255,449	137,324 36	30,078	48,124,800	270,705 27	5,632	6,584,267	82,446 83
Totals	16,901	26,482,189	255,141 51	52,402	83,979,401	459,440 01	8,168	9,041,412	120,507 31
Less ceased	5,902	9,883,090	98,266 69	27,905	44,818,601	262,993 47	4,585	4,521,730	62,340 94
Gross in force at end of 1917	10,999	16,599,099	156,874 82	24,497	39,160,800	196,446 54	3,533	4,519,682	58,166 37
Less reinsured		5,054,960	51,637 06		159,333	1,149 89			
Net in force at end of 1917	10,999	11,544,139	105,237 76	24,497	39,001,467	195,296 65	3,583	4,519,682	58,166 37

Risks and Premiums.	Class of Business.											
	Burglary.			Employers' Liability.			Guarantee.			Sickness.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.	
		$	$ cts.		$	$ cts.		$	$ cts.		$ cts.	
Gross in force at end of 1916	98	304,200	1,024 65	529	3,009,000	68,722 54	214	3,224,646	23,178 35	17,022	121,582 46	
Taken in 1917—new and renewed	146	282,825	1,963 07	788	4,838,000	177,590 09	373	3,685,424	22,793 31	25,782	180,471 14	
Totals	244	587,025	2,987 72	1,317	7,847,000	246,312 63	587	6,910,070	45,971 66	42,804	302,053 60	
Less ceased	125	325,675	1,274 25	870	5,566,500	176,412 03	298	3,749,756	18,629 34	21,277	172,303 65	
Gross in force at end of 1917	119	261,350	1,713 47	447	2,280,500	69,900 60	289	3,160,314	27,342 32	21,527	129,749 95	
Less reinsured					5,000	63 00		260,029	838 54			
Net in force at end of 1917	119	261,350	1,713 47	447	2,275,500	69,837 60	289	2,900,285	26,503 78	21,527	129,749 95	

The Globe Indemnity—*Concluded.*

Schedule A.

	Par value.	Book value.	Market value.
Bonds and debs. owned by the Company, viz.:—			
On deposit with Receiver General:—			
Governments—			
Prov. of Ontario, 1939, 4 p.c.	$ 15,000 00	$ 15,210 00	$ 13,050 00
Prov. of Quebec, 1934, 4 p.c.	60,833 33	60,870 09	53,533 33
Cities—			
Belleville, 1940, 4 p.c	5,000 00	5,085 71	4,200 00
Fort William, 1926, 4½ p.c.	5,000 00	5,032 78	4,600 00
Lachine, 1953, 5 p.c	11,000 00	10,048 50	10,230 00
Medicine Hat, 1928, 5 p.c.	5,000 00	5,150 01	4,600 00
Port Arthur, 1935, 5 p.c.	10,000 00	10,478 80	9,300 00
Stratford, 1928, 4 p.c.	2,000 00	2,000 00	1,800 00
Stratford, 1929, 4 p.c.	1,000 00	1,000 00	890 00
Stratford, 1930, 4 p.c.	1,000 00	1,000 00	890 00
Stratford, 1931, 4 p.c.	1,000 00	1,000 00	880 00
Vancouver, 1944, 3½ p.c.	5,000 00	4,584 56	3,550 00
Town—			
Brockville, 1922, 4½ p.c.	5,000 00	5,021 42	4,800 00
Schools—			
St. Leo Westmount, 1950, 5 p.c.	10,000 00	10,420 08	8,800 00
Village Cote La Visitation, 1951, 5½ p.c.	30,000 00	32,843 38	29,700 00
St. Stanislas de Montreal, 1962, 5½ p.c.	20,000 00	20,788 76	18,600 00
Winnipeg, 1933, 4 p.c.	10,000 00	10,000 00	8,700 00
Total on deposit with Receiver General.	$ 196,833 33	$ 200,534 09	$ 178,123 33
Held by the Company:—			
Governments—			
Dom. of Can. Victory Loan, 1937, 5½ p.c.	80,000 00	78,462 10	78,462 10
Prov. of Alberta, 1923, 4½ p.c.	25,000 00	24,333 33	24,000 00
Cities—			
Chatham, 1920–1923, 5 p.c.	12,000 00	12,030 00	11,880 00
Lachine, 1953, 5 p.c.	14,000 00	12,791 36	13,020 00
Moosejaw, 1924, 5 p.c.	500 00		
" 1926–27, 5 p.c.	1,000 00		
" 1929–30, 5 p.c.	1,000 00		
" 1932–33, 5 p.c.	1,000 00	5,150 96	4,650 00
" 1935–36, 5 p.c.	1,000 00		
" 1938, 5 p.c.	500 00		
St. Thomas, 1918, 4½ p.c.	790 88	790 88	767 15
" 1919, 4½ p.c.	826 46	826 46	801 67
" 1920, 4½ p.c.	863 65	863 65	837 74
Toronto, 1955, 4½ p.c.	5,000 00	4,569 88	4,600 00
Toronto East, 1918, 5 p.c.	1,561 00	1,561 00	1,576 61
Towns—			
Bow Island, 1943, 6 p.c.	2,000 00	1,649 00	1,820 00
Bracebridge, 1926, 4½ p.c.	2,900 94		2,697 87
" 1927, 4½ p.c.	3,031 48		2,788 96
" 1928, 4½ p.c.	3,167 90	12,179 95	2,914 47
" 1929, 4½ p.c.	3,310 45		3,012 51
Brampton, 1930, 6 p.c.	524 52	524 52	555 99
" 1931, 6 p.c.	615 99	615 99	652 95
" 1932, 6 p.c.	712 93	712 93	762 83
" 1933, 6 p.c.	815 73	815 73	872 83
" 1934, 6 p.c.	924 67	924 67	989 40
*Maisonneuve, 1951, 4½ p.c.	30,173 32	30,637 64	24,742 12
Owen Sound, 1923, 4 p.c.	2,000 00	1,914 00	1,860 00
Municipalities—			
Assiniboia (R.M.), 1935, 5 p.c	4,685 13		4,310 32
Assiniboia (R.M.), 1936, 5 p.c.	7,069 36	18,602 47	6,433 12
Assiniboia (R.M.), 1937, 5 p.c.	8,472 87		7,710 41
Schools—			
Dauphin, Man., 1929, 5 p.c.	20,292 65	20,723 50	18,669 24
Montreal (St. Edouard), 1949, 5½ p.c.	15,000 00	16,936 18	14,550 00
St. Georges, 1960, 4½ p.c.	20,000 00	19,682 95	15,600 00
Toronto, R.C., 1933, 5 p.c.	30,000 00	28,920 00	30,300 00
Total par, book and market values.	$ 497,573 26	$ 496,753 24	$ 459,961 62

Schedule B.

Stock owned by the Company, viz.:—			
Dominion Permanent Loan Co., 4 p.c.	$ 338 24	$ 338 24	$ 236 77

*On deposit with Government of Quebec.

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. C. JAMESON.

Secretaries—J. H. MULVEHILL AND W. L. LINDSAY.

Principal Office—New York.

Manager in Canada—J. W. BINNIE.

Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—	Par value.	Market value.	
Governments—			
Dominion of Canada War Loan, 1931, 5 p.c.	$ 39,500 00	$ 39,105 00	
" " 1937, 5 p.c.	150,000 00	144,000 00	
Prov. of Alberta, 1923, 4½ p.c.	105,000 00	100,800 00	
United Kingdom of Great Britain and Ireland gold notes 1918/1921, 5½ p.c.	50,000 00	47,020 00	
City—			
Vancouver, 1923, 4½ p.c.	48,180 00	45,289 20	
School—			
Lachine, 1945, 5½ p.c.	51,000 00	49,470 00	
Total on deposit with Receiver General	$ 443,680 00	$ 425,684 20	
Carried out at market value			$ 425,684 20

Other Assets in Canada.

Bond held by Company—			
Dominion of Canada Victory Loan, 1937, 5½ p.c.	$ 10,000 00	$ 10,000 00	
Carried out at market value			10,000 00
Cash at head office			3,739 65
Cash in bank and Trust Co., viz.:—			
Union Bank of Canada, Montreal		$ 94,610 87	
Lawyers' Title and Trust Co., New York		56,102 85	
Total cash in bank and trust Co.			150,713 72
Interest accrued			4,691 00
Agents' balances and premiums uncollected, viz.:—			
Fire ($3,401.39 was on business prior to Oct. 1, 1917)		$ 54,741 47	
Explosion ($13.95 was on business prior to Oct. 1, 1917)		7,324 94	
Total			62,066 41
Office furniture and plans			5,906 97
Total assets in Canada			$ 662,801 95

The Globe and Rutgers—*Continued.*

LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted		$ 129,121 42
Reserve of unearned premiums, viz.:—		
Fire	$ 330,880 22	
Explosion	46,628 71	
Total, $377,508.93; carried out at 80 per cent		302,007 14
Taxes due and accrued		14,700 00
Reinsurance premiums, due		60 93
Total liabilities in Canada		$ 445,889 49

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Explosion.
	$ cts.	$ cts.
Gross cash received	723,124 75	117,503 61
Less reinsurance	7,685 42	
Less return premiums	164,960 74	23,735 06
Total deduction	172,646 16	
Net cash received	550,478 59	93,768 55

Net cash received for premiums for all classes of business	$	644,247 14
Cash received for interest on investments		19,444 28
Total income in Canada	$	663,691 42

EXPENDITURE IN CANADA.

Amount paid for fire claims occurring in previous years	$ 52,387 04		
Deduct reinsurances	16 86		
Net amount paid for said claims	$ 52,370 18		
Amount paid for fire claims occurring during the year	$ 195,860 31		
Less savings and salvage	$ 19 11		
Less reinsurance	89 38		
Total deduction	$ 108 49		
Net payment for said claims	$ 195,751 82		
Total net payments for fire claims		$	248,122 00
Loss expenses			3,423 00
Commission and brokerage: Fire, $99,073.89; Other, $9,558.85			108,632 74
Taxes			14,279 68
Salaries, fees and travelling expenses: Salaries, head office, $17,956.26; auditors' fees, $312.50; travelling expenses, officials, $3,509.31			21,778 07
Miscellaneous expenditure, viz.: Advertising, $121.91; furniture and fixtures, $753.16; maps and plans, $274.28; postage, telegrams, telephones and express, $2,147.17; printing and stationery, $2,131.35; rents, $1,760.12; underwriters' boards, associations, etc., $4,759.93; sundries, $2,246.77			14,194 69
Total expenditure in Canada		$	410,435 18

THE GLOBE AND RUTGERS—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	49,556,757	442,071 52	9,809,653	45,274 55
Taken in 1917, new and renewed	79,534,939	723,135 16	17,238,916	121,177 20
Totals	129,091,696	1,165,206 68	27,048,569	166,451 75
Less ceased	72,181,666	493,896 06	12,837,039	73,194 33
Gross in force at end of 1917	56,910,030	671,310 62	14,211,530	93,257 42
Less reinsured	575,109	6,304 33		
Net in force at end of 1917	56,334,921	665,006 29	14,211,530	93,257 42

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 78,975 00
Mortgage loans on real estate, first liens	280,900 00
Book value of bonds and stocks	17,117,918 38
Cash on hand, in trust companies and in banks	1,075,492 40
Agents' balances	3,549,800 62
Total ledger assets	$22,103,086 40

NON-LEDGER ASSETS.

Interest accrued	131,629 85
Due on account of reinsurance losses	75,561 27
Gross assets	$22,310,277 52
Deduct assets not admitted	288,050 33
Total admitted assets	$22,022,227 19

LIABILITIES.

Net amount of unpaid claims	$ 2,852,721 27
Unearned premiums	8,299,781 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, state and other taxes, due or accrued (estimated)	300,000 00
Contingent commissions or other charges due or accrued	118,000 00
Funds held under reinsurance treaties	60,609 99
Due and to become due for borrowed money	760,000 00
Reserve for depreciation of securities	1,500,000 00
Total liabilities, except capital stock	$13,896,112 93
Capital stock paid in cash	700,000 00
Surplus over liabilities and capital stock	7,426,114 26
Total liabilities	$22,022,227 19

INCOME.

Net cash received for premiums (other than perpetual)	$18,757,603 37
Received for interest and dividends	732,921 72
Received for rents	6,371 36
Gross profit on sale or maturity of bonds	1,648 50
Borrowed money	90,000 00
Total income	$19,588,544 95

The Globe and Rutgers—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 7,540,184 75
Expenses of adjustment and settlement of claims	69,362 71
Commission or brokerage	2,667,232 53
Expenses of special and general agents	7,838 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees	292,705 11
Rents	17,797 72
Underwriters' boards and tariff associations	55,562 20
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	20,108 55
Inspections and surveys	28,137 73
Taxes on real estate	1,563 94
State taxes on premiums, Insurance Department licenses and fees	88,173 35
All other licenses, fees and taxes	66,887 89
Paid stockholders for interest or dividends	251,992 00
Gross decrease, by adjustment, in book value of stocks	23,000 00
Interest on borrowed money	36,113 76
All other disbursements	70,855 59
Total disbursements	$11,237,516 36

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year	$1,538,152,915 00
Premiums thereon	16,172,290 88
Terminated during the year	978,082,432 00
Premiums thereon	10,108,712 49
Net amount in force, December 31, 1917	1,152,751,031 00
Premiums thereon	12,685,032 52

GREAT AMERICAN INSURANCE COMPANY.

(Formerly German American Insurance Company).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—G. G. SMITH.

Secretary—EDWIN M. CRAGIN.

Principal Office—1 Liberty St., New York.

Chief Agent in Canada—WILLIAM ROBINS.

Head Office in Canada—Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 390,588 53

Other Assets in Canada.

Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 132,128 38	
Imperial Bank, Ottawa	2,260 16	
Total cash in banks		134,388 54
Interest accrued		7,520 30
Agents' balances and premiums uncollected, viz.:—		
Fire ($2,412.54 on business prior to Oct. 1, 1917)	$ 64,785 56	
Tornado	133 96	
Hail	−134 88	
Sprinkler Leakage	9 38	
Total		64,794 02
Recoverable for reinsurance on paid losses		835 49
Total assets in Canada		$ 598,126 88

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 2,042 00	
Net amount of fire claims, unadjusted	96,981 00	
Net amount of hail claims, adjusted and unpaid	338 00	
Not amount of hail claims, unadjusted	57 00	
Total net amount of unsettled claims		$ 99,418 00
Reserve of unearned premiums, viz:—		
Fire	$ 263,765 69	
Automobile (including Fire Risk)	12 50	
Sprinkler Leakage	59 35	
Tornado	1,046 72	
Total, $264,884.26, carried out at 80 per cent		211,907 41
Taxes due and accrued		7,500 00
Total liabilities in Canada		$ 318,825 41

GREAT AMERICAN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire risk).	Hail.	Sprinkler Leakage	Tornado.
	$ cts	$ cts	$ cts	$ cts.	$ cts.
Gross cash received	581,692 81	25 00	260,926 23	67 05	1,482 11
Less reinsurance	60,777 24		7,651 80		47 53
Less return premiums	83,980 97		3,498 91		164 03
Total deduction	144,758 21		11,150 71		211 56
Net cash received	436,934 60	25 00	249,775 52	67 05	1,270 55

Net cash received for premiums for all classes of business	$ 688,072 72
Cash received for interest on investments	19,774 97
Total income in Canada	$ 707,847 69

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Hail.	Tornado.
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	67,543 75		
Less savings and salvage	45 20		
Less reinsurances	22,582 31		
Total deduction	22,627 51		
Net paymeat for said claims	44,916 24		
Paid for claims occurring during the year	221,223 72	119,113 93	2 25
Less savings and salvage	983 86		
Less reinsurance	19,981 61	3,053 33	1 13
Total deduction	20,965 47		
Net payment for said claims	200,258 25		
Total net payment for claims	245,174 49	116,060 60	1 12

Total net payments for claims for all classes of business	$ 361,236 21
Commission and brokerage, fire, $104,105.74; other, $62,730.51	166,836 25
Taxes, fire, $22,858.77, other $200.	23,058 77
Salaries, fees and travelling expenses, fire:—Salaries:—general and special agents, $6,347; travelling expenses, agents, $2,581.14.	8,928 14
Miscellaneous expenditure, fire, viz.:—Advertising, $151.35; fire departments, patrol and salvage corps assessments, etc., $41.98; furniture and fixtures, $20.20; legal expenses, $558.48; maps and plans, $704.15; postage, telegrams, telephones and express, $2,127.90; printing and stationery, $291.65; rents, $780; underwriters' boards, associations, etc., $3,542.50; duty and other miscellaneous expenses, $1,465.98	9,684 19
Miscellaneous expenditure, other, viz.:—Postage, telegrams, telephones and express, $960.90; printing and stationery, $826.55; underwriters' boards, etc., $125.15	1,912 60
Total expenditure in Canada	$ 571,656 16

GREAT AMERICAN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	62,310,738	503,307 84				
Taken in 1917—new and renewed	58,789,156	551,873 26	1,250	25 00	3,506,153	260,926 23
Totals	121,099,894	1,055,181 10				
Less ceased	63,294,602	496,746 88			3,506,153	260,926 23
Gross in force at end of 1917	57,805,292	558,434 22				
Less reinsured	3,747,539	32,215 87				
Net in force at end of 1917	54,057,753	526,218 35	1,250	25 00		

Risks and Premiums.	Class of Business.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916			321,900	1,054 49
Taken in 1917—new and renewed	21,750	79 55	491,971	1,385 91
Totals			813,871	2,440 40
Less ceased	1,250	0 86	184,808	445 26
Gross in force at end of 1917			629,063	1,995 14
Less reinsured			44,500	148 50
Net in force at end of 1917	20,500	78 69	584,563	1,846 64

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba, 1935, 4 p.c.	$ 50,000 00	$ 43,000 00
Cities—		
Montreal, 1954, 4½ p.c.	80,000 00	73,600 00
Toronto, 1944, 3½ p.c.	51,100 00	39,858 00
Toronto, 1920, 4 p.c.	25,306 67	24,800 53
Toronto, 1948, 4 p.c.	160,600 00	136,510 00
Toronto, 1924, 4½ p.c.	26,000 00	25,220 00
Town—		
Lachine, 1941, 4 p.c.	25,000 00	20,250 00
Lachine, 1944, 4½ p.c.	5,000 00	4,350 00
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.	25,000 00	23,000 00
Total on deposit with Receiver General	$ 448,006 67	$ 390,588 53

GREAT AMERICAN—*Continued*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Net cash received for premiums	$12,608,859 25
Interest and dividends	985,726 13
Rents	214,319 19
Agents' balances previously charged off	3,956 20
Profit on sale or maturity of bonds and stocks	9,677 22
Other income	9,543 28
Total income	$13,832,081 27

DISBURSEMENTS.

Net amount paid for claims	$ 5,761,231 94
Expenses of adjustments and settlement of claims	144,798 89
Paid stockholders for interest or dividends	620,000 00
Commissions or brokerage	2,580,058 99
Allowances to local agencies for miscellaneous agency expenses	372 61
Salaries, $465,277.43; and expenses, $161,559.29; of special and general agents	626,836 72
Salaries, fees and all other charges of officers, directors, trustees and home office employees	452,200 97
Rents	69,151 81
Underwriters' boards and tariff associations	157,631 71
Inspections and surveys	66,859 76
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses	51,604 58
Taxes on real estate	39,579 80
State taxes on premiums, Insurance Department licenses and fees	202,389 43
All other licenses, fees and taxes	79,035 65
Gross loss on sale or maturity of bonds and stocks	5,905 59
Agents' balances charged off	3,059 13
All other disbursements	379,080 82
Total disbursements	$11,239,798 40

LEDGER ASSETS.

Book value of real estate	$ 2,682,385 69
Mortgage loans on real estate, first liens	26,150 00
Loans secured by pledge of bonds, stocks, etc	9,510 00
Book value of bonds and stocks owned	21,220,193 59
Cash on hand, in trust companies and in banks	1,930,580 59
Agents' balances	2,136,913 96
Bills receivable, taken for fire risks	21,294 15
Total ledger assets	$28,027,027 98

NON-LEDGER ASSETS.

Interest accrued	170,784 12
Rents due	6,465 86
Recoverable for reinsurance on paid losses	20,851 02
Gross assets	$28,225,128 98
Deduct assets not admitted	4,770,139 76
Total admitted assets	$23,454,989 22

LIABILITIES.

Net amount of unpaid claims	$ 1,361,121 00
Unearned premiums	11,084,308 26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	17,062 50
Federal, state, county and other taxes due or accrued (estimated)	400,000 00
Contingent commissions or other charges due or accrued	50,000 00
Premiums due or to become due	8,552 63
Rents paid in advance	483 00
Due reinsurance companies for salvage	5,742 22
Total amount of all liabilities (except capital stock)	$12,927,269 91
Capital actually paid up in cash	2,000,000 00
Surplus	8,527,719 31
Total liabilities	$23,454,989 22

GREAT AMERICAN—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$2,188,636,555 00
Premiums thereon	19,351,823 16
Terminated during the year	1,897,867,002 00
Premiums thereon	16,746,157 01
Net in force at December 31, 1917	2,296,828,459 00
Premiums thereon	20,972,189 57

GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—Hon. EVELYN HUBBARD.
Gen. Manager— GEO. W. REYNOLDS.
Principal Office—London, Eng.
Chief Agent in Canada—HUGH M. LAMBERT.
Head Office in Canada—Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£2,000,000 stg.	—$ 9,733,333 33
Amount paid thereon in cash	1,000,000 "	— 4,866,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 927,854 84

Other Assets in Canada

Value of real estate (unencumbered), Guardian building, 160 St. James St., Montreal		325,000 00
Market value of bond held by the Company (*For details, see Schedule B*)		12,500 00
Cash at head office in Canada		119 00
Cash in banks, viz.:—		
Molsons Bank, Montreal, general account	$ 57,304 65	
Molsons Bank, Montreal, managers' account	2,694 25	
Dominion Bank, Montreal, general account	72,549 24	
Dominion Bank, Montreal, Guardian Bldg. account	2,618 94	
Total cash in banks		135,167 08
Interest accrued		4,358 91
Agents' balances and premiums uncollected ($4,018.57 on business prior to October 1, 1917)		136,976 09
Total assets in Canada		$ 1,541,975 92

LIABILITIES IN CANADA.

*Net amount of claims, unadjusted ($28.50 accrued in previous years)	$ 148,923 08	
Net amount of claims, resisted, in suit ($1,400 accrued in previous years)	96,400 00	
Net amount of claims, resisted, not in suit	7,800 00	
Total net amount of unsettled claims		$ 253,123 08
Reserve of unearned premiums, $819,651.48; carried out at 80 per cent		655,721 18
Taxes due and accrued		19,910 08
Total liabilities in Canada		$ 928,754 34

INCOME IN CANADA.

Gross cash received for premiums	$ 1,366,046 68	
Deduct reinsurances, $4,313.21; return premiums, $190,618.16	194,931 37	
Net cash received for premiums		$ 1,171,115 31
Received for interest on investments		25,786 84
Received for rents		19,273 28
Total income in Canada		$ 1,216,175 43

*Including $52,613.03 Halifax losses for which the Company admits no liability.

GUARDIAN—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 131,390 59	
Deduct savings and salvage	2,755 73	
Net amount paid for said claims	$ 128,634 86	
Amount paid for claims occurring during the year	$ 472,504 68	
Deduct savings and salvages, $252.61; reinsurances, $805.57	1,058 18	
Net amount paid for said claims	$ 471,446 50	
Total net amount paid for claims		$ 600,081 36
Commission or brokerage		220,348 37
Salaries, $45,414.45; directors' fees, $1,600; auditors' fees, $780; travelling expenses, $3,891.53		51,685 98
Taxes		28,494 39
Miscellaneous expenditure, viz.: Dominion Government assessment, $663.55; tariff association charges, $11,985.97; advertising, $1,299.27; postage, telegrams, telephones, and express, $4,163.27; printing and stationery, $5,515; maps and plans, $2,753.62; rents, etc., $3,572.93; sundries, $7,849.96; legal expenses, $1,131.02; office furniture, $331.29		39,265 88
Total expenditure in Canada		$ 939,875 98

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$121,035,342	$1,445,326 73
Taken during the year, new and renewed	120,768,295	1,375,854 94
Total	$241,803,637	$2,821,181 67
Deduct terminated	101,111,201	1,214,920 33
Gross in force at end of year	$140,692,436	$1,606,261 29
Deduct reinsured	389,972	6,155 74
Net in force at December 31, 1917	$140,302,464	$1,600,105 55

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Province of British Columbia, 1937, 3½ p.c.	$ 50,000 00	$ 38,500 00
" Manitoba, 1930, 4 p.c.	8,000 00	7,040 00
" Manitoba, 1933, 4 p.c.	17,000 00	14,790 00
" Manitoba, 1935, 4 p.c.	50,000 00	43,000 00
" Quebec, inscribed stock, 1937, 3 p.c.	48,666 67	35,526 66
British Govt. War Loan, 1929/1947, 4½ p.c.	548,716 67	521,280 84
Newfoundland, 1941, 3½ p.c.	7,300 00	5,329 00
" 1947, 3½ p.c.	6,326 67	4,491 94
" 1951, 3½ p.c.	30,173 33	21,423 06
Cities—		
Montreal Permanent Stock, 1950, 7 p.c.	3,000 00	4,200 00
Montreal (St. Henri), 1920, 4½ p.c.	15,000 00	12,300 00
Montreal (St. Henri), 1939, 3½ p.c.	6,000 00	5,880 00
Vancouver, 1939, 3½ p.c.	17,000 00	12,410 00
Vancouver, 1944, 3½ p.c.	8,000 00	5,680 00
Town—		
Maisonneuve, 1946, 5 p.c.	7,000 00	6,300 00
Schools—		
Hochelaga, Que., R.C., 1938, 4½ p.c.	30,000 00	27,300 00
Maisonneuve, Que., P. 1937, 5 p.c	10,000 00	9,000 00
Montreal, R.C., 1926, 4 p.c.	15,000 00	13,800 00
Ottawa, R.C., 1939, 4½ p.c	55,000 00	49,500 00
Sherbrooke, Que., R.C., 1942, 5 p.c.	25,000 00	23,250 00
Railway—		
C.N.R., 1st mtge., Ont. Div. (guaranteed by Prov. of Man.), 1930, 4 p.c.	48,666 67	41,853 34
Miscellaneous—		
Can. Perm. Mtge. Corp., 1921, 4¾ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 1,030,850 01	$ 927,854 84

SCHEDULE B.

Held by the Company, viz.:—		
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	12,500 00	12,500 00
Total par and market values	$1,043,350 01	$ 940,354 84

(*For General Business Statement, see Appendix.*)

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—R. M. BISSELL.
Secretary—FREDERICK SAMSON.
Principal Office—Hartford, Conn.
Chief Agent in Canada—P. A. McCALLUM.
Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

CAPITAL.

Amount of joint stock capital authorized	$10,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds, debentures, and stock on deposit with Receiver General. (*For details, see Schedule A.*)	$ 1,000,393 41

Other Assets in Canada.

Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto	$ 169,409 09	
" " " Winnipeg	12,583 29	
Royal Bank of Canada, Toronto	66,510 30	
Bank of British North America, Vancouver	28,073 86	
Total cash in banks		276,576 54
Interest accrued		14,517 29
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 145,759 75	
Automobile (including Fire Risk)	2,170 77	
Explosion	3,538 30	
Hail	1 68	
Inland Transportation	5,563 10	
Sprinkler Leakage	245 02	
Tornado	203 38	
Total		157,482 00
Total assets in Canada		$ 1,448,969 24

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 100,683 82	
Net amount of automobile (including Fire Risk) claims, unadjusted	1,648 06	
Net amount of sprinkler leakage claims, unadjusted	1,280 00	
Net amount of tornado claims, unadjusted	31,970 19	
Total net amount of unsettled claims		$ 135,587 07
Reserve of unearned premiums, viz.:—		
Fire	$ 748,106 98	
Automobile (including Fire Risk)	10,630 96	
Explosion	2,618 83	
Inland Transportation	41 13	
Sprinkler Leakage	19,611 42	
Tornado	8,238 74	
Total, $789,248.06; carried out at 80 per cent		631,398 45
Taxes due and accrued		26,548 95
Total liabilities in Canada		$ 793,534 47

HARTFORD FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Automobile (including Fire Risk).	Explosion.	Hail.	Inland Transportation.	Sprinkler Leakage.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,244,771 15	41,460 73	2,360 90	516,328 00	55,631 66	22,284 34	7,383 34
Less reinsurance	87,408 78		262 50	769 20		2,161 22	
Less return premiums	148,019 44	6,817 13	340 15	21,194 04	5 78	3,144 63	247 87
Total deduction	235,428 22		602 65	21,963 24		5,305 85	
Net cash received	1,009,342 93	34,643 60	1,758 25	494,364 76	55,625 88	16,978 49	7,135 47

Net cash received for premiums for all classes of business	$ 1,619,849 38
Cash received for interest on investments	48,430 23
Total income in Canada	$ 1,668,279 61

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Inland Transportation.	Sprinkler Leakage.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	135,371 66					
Less reinsurances	15,519 42					
Net payment for said claims	119,852 24	3,380 00			421 94	4 00
Paid for claims occurring during the year	392,354 48	9,118 77	219,888 59	36,152 60	11,112 27	588 33
Less savings and salvage	829 46	100 00				
Less reinsurance	18,160 27					
Total deduction	18,989 73					
Net payment for said claims	373,364 75	9,018 77				
Total net payment for claims	493,216 99	12,398 77	219,888 59	36,152 60	11,534 21	592 33

Total net payments for claims of all classes of business	$	773,783 49
Commission and brokerage: Fire, $185,969.11; Other, $159,891.34		345,860 45
Taxes: Fire, $41,574.92; Other, $3,756.93		45,331 85
Salaries and travelling expenses: Fire, salaries, general and special agents, $11,516.74; travelling expenses, officials, $7,461.75		18,978 49
Travelling expenses, Other		2,753 75
Miscellaneous expenditure, Fire, viz.: Advertising, $294.86; fire departments, patrol and salvage corps assessment, etc., $11; furniture and fixtures, $903.41; legal expenses, $27.32; maps and plans, $1,646.65; postage, telegrams, telephones and express, $7,176.99; printing and stationery, $2,366.96; rents, $5,540.50; underwriters' boards, associations, etc., $9,820.30; loss adjustment expenses, $8,545.51; salaries of employees, $35,949.43; sundries, $188.59		72,471 43
Miscellaneous expenditure, Other, viz.: Advertising, $354.50; furniture and fixtures, $9; postage, telegrams, telephones aad express, $1,064.67; printing and stationery, $1,214.82; rents, $452.50; underwriters' boards, tariff associations, etc., $176.76; loss adjustment expenses, $987.48; salaries of employees, $4,553.43		8,818 16
Total expenditure in Canada	$	1,267,997 62

Hartford Fire—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	128,269,225	1,318,510 27	1,260,154	23,148 45
Taken in 1917, new and renewed	119,957,023	1,261,359 28	3,933,328	39,506 73
Totals	248,226,248	2,579,869 55	5,193,482	62,655 18
Less ceased	107,072,871	1,048,329 90	3,699 325	41,393 26
Gross in force at end of 1917	141,153,377	1,531,539 65	1,494,157	21,261 92
Less reinsured	15,183,503	77,782 50		
Net in force at end of 1917	125,969,874	1,453,757 15	1,494,157	21,261 92

Risks and Premiums.	Class of Business.					
	Explosion.		Hail.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Taken in 1917, new and renewed	891,667	5,899 20	7,651 308	516,311 24	39,550	60,230 76
Less ceased		399 05	7,651 308	516,311 24	34,900	60,148 51
Gross in force at end of 1917	891,667	5,500 15				
Less reinsured	75,000	262 50				
Net in force at end of 1917	816,667	5,237 65			4,650	82 25

HARTFORD FIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	4,837,751	41,103 27	2,835,982	11,920 04
Taken in 1917, new and renewed	3,836,750	20,856 69	1,536,945	6,448 91
Totals	8,674,501	61,959 96	4,372,927	18,368 95
Less ceased	3,243,251	22,590 50	1,015,432	3,699 12
Gross in force at end of 1917	5,431,250	39,369 46	3,357,495	14,669 83
Less reinsured	260,000	2,123 03		
Net in force at end of 1917	5,171,250	37,246 43	3,357,495	14,669 83

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Can. War Loan, 1925, 5 p.c.	$ 65,000 00	$ 64,350 00
Province of Alberta, 1924, 4½ p.c.	35,000 00	33,250 00
Cities—		
Hamilton 1927, 4 p.c.	50,000 00	46,000 00
" 1930, 4½ p.c.	10,000 00	9,500 00
" 1931, 4½ p.c.	10,000 00	9,500 00
" 1934, 4½ p.c.	50,000 00	47,000 00
London, 1924, 3½ p.c.	59,000 00	53,100 00
Montreal Stock, 4 p.c.	62,500 00	49,375 00
Toronto, 1929, 3½ p.c.	68,133 34	59,276 01
" 1930, 3½ p.c.	39,906 67	34,319 74
" 1944, 3½ p.c.	126,533 33	98,696 00
" 1945, 3½ p.c.	73,000 00	56,940 00
" 1955, 4½ p.c.	13,000 00	11,960 00
Vancouver, 1923, 4½ p.c.	50,000 00	47,000 00
Victoria, 1923, 4 p.c.	26,000 00	23,920 00
Westmount, 1955, 4½ p.c.	25,000 00	22,750 00
Windsor, 1918, 5 p.c.	4,000 00	4,000 00
" 1919-1920, 5 p.c.	10,000 00	10,000 00
Winnipeg, 1941, 3½ p.c.	50,000 00	38,500 00
Towns—		
Maisonneuve, 1954, 5 p.c.	24,333 33	21,656 66
Verdun, 1954, 5 p.c.	30,000 00	28,200 00
School—		
Winnipeg, 1941, 4 p.c.	50,000 00	41,500 00
Railway—		
C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4 p.c.	150,000 00	123,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1923, 4¾ p.c.	25,000 00	25,000 00
200 shares Bank of Montreal stock	20,000 00	41,600 00
Total on deposit with Receiver General	$1,126,406 67	$1,000,393 41

Hartford Fire—*Continued.*

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 715,577 93
Mortgage loans on real estate, first liens	418,500 00
Loans secured by pledge of bonds, stocks or other collaterals	7,500 00
Book value of bonds and stocks	25,941,735 99
Cash on hand, in trust companies and in banks	3,554,518 62
Agents' balances and bills receivable	5,381,127 48
Total ledger assets	$36,021,960 02

NON-LEDGER ASSETS.

Interest accrued	288,061 17
Rents accrued	669 02
Market value of real estate over book value	5,422 07
Reinsurance due on claims paid	375,915 64
Gross assets	$36,692,027 92
Deduct assets not admitted	2,037,926 55
Total admitted assets	$34,654,101 37

LIABILITIES.

Net amount of unpaid claims	$ 2,905,726 28
Unearned premiums	19,815,848 73
Salaries, rents, expenses, bills, etc., due or accrued	25,000 00
Federal, state or other taxes due or accrued (estimated)	1,000 000 00
Contingent commissions or other charges due or accrued	100,000 00
Special reserve	700,000 00
Total liabilities, except capital stock	$24,546,575 01
Capital stock paid in cash	2,000 000 00
Surplus	8,107,526 36
Total liabilities	$34,654,101 37

INCOME.

Net cash received for premiums	$25,609,667 26
Interest and dividends	1,046,851 40
Rents	47,388 89
Agents' balances previously charged off	3,378 31
Gross profit on sale or maturity of stocks	1,504 38
Other income	470 66
Total income	$26,709,260 90

DISBURSEMENTS.

Net amount paid for claims	$11,458,868 46
Expenses of adjustment and settlement of claims	351,701 73
Dividends to shareholders	800,000 00
Commissions or brokerage	4,945,722 70
Salaries, $605,194.89; and expenses, $334,385.71; of special and general agents	939,580 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees	907,539 94
Rents	112,691 90
Underwriters' boards and tariff associations	313,352 49
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses	119,225 14
Inspections and surveys	68,179 30
Taxes on real estate	14,778 23

HARTFORD FIRE—*Concluded.*

DISBURSEMENTS—*Concluded*

State taxes on premiums, Insurance Department licenses and fees	$	440,389 44
All other licenses, fees and taxes		334,655 06
Decrease in liabilities on account of reinsurance treaties		20,000 00
Agents' balances charged off		13,115 31
Gross loss on sale or maturity of bonds		89 755 10
Gross decrease, by adjustment, in book value of stocks		4 38
All other disbursements		601,557 88
Total disbursements		$21,531,115 66

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$3,333,675,197 00
Premiums thereon	33,438,747 09
Amount terminated during the year	2,648,400,853 00
Premiums thereon	28,109,449 77
Net amount in force December 31, 1917	3,765,775,648 00
Premiums thereon	37,078,415 25

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ELBRIDGE G. SNOW.

Secretaries—HENRY J. FERRIS AND WILFRED KURTH.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated, 1853. Commenced business in Canada January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed, and paid in cash	$ 6,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule A.*)	$ 1,163,069 97

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal		259,045 57
Agents' balances and premiums uncollected, viz.:—		
Fire ($3,942 96 on business prior to Oct. 1, 1917)	$ 129,859 58	
Automobile, including Fire Risk ($327 81 on business prior to Oct. 1, 1917)	3,141 25	
Hail (on business prior to Oct. 1, 1917)	634 63	
Sprinkler Leakage ($394 72 on business prior to Oct. 1, 1917)	800 33	
Tornado ($17 75 on business prior to Oct. 1, 1917)	390 61	
Total		134,826 90
Total assets in Canada		$ 1,556,942 44

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($6,680 accrued in previous years)	$ 161,057 00	
Net amount of automobile (including Fire Risk) claims, unadjusted ($75 accrued in previous years)	1,733 00	
Net amount of hail claims, unadjusted	632 00	
Net amount of hail claims, resisted in suit (accrued in previous years)	5,600 00	
Net amount of sprinkler leakage claims, unadjusted	2,760 00	
Net amount of tornado claims, unadjusted ($1 accrued in previous years)	226 00	
Total net amount of unsettled claims		$ 172,008 00
Reserve of unearned premiums, viz.:—		
Fire	$ 808,085 42	
Automobile (including Fire Risk)	15,775 10	
Sprinkler Leakage	7,341 68	
Tornado	22,652 23	
Total, $853,854 43; carried out at 80 per cent		683,083 54
Taxes due and accrued (estimated)		45,000 00
Total liabilities in Canada		$ 900,091 54

THE HOME—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	1,376,401 87	41,942 22	878,933 15	7,240 75	16,209 16	
Less reinsurance	21,119 66		5,073 30			
" return premiums	233,991 13	7,548 77	7,511 42	859 56	1,246 54	
Total deduction	255,110 79		12,584 72			
Net cash received	1,121,291 08	34,393 45	866,348 43	6,381 19	14,962 62	
Net cash received for premiums for all classes of business						$ 2,043,376 77
Cash received for interest on investments						55,704 59
Total income in Canada						$ 2,099,081 36

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler. Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	144,425 86					
Less reinsurances	17,696 38					
Net payment for said claims	126,729 48	402 80	1,307 05		1,043 81	
Paid for claims occurring during the year	462,069 75	8,931 94	416,006 72	1,230 44	10,674 52	
Less savings and salvage	994 31	44 10				
" reinsurance	26,830 84		246 50			
Total deduction	27,825 15					
Net payment for said claims	434,244 60	8,887 84	415,760 22			
Total net payment for claims	560,974 08	9,290 64	417,067 27	1,230 44	11,718 33	
Total net payments for claims for all classes of business						$ 1,000,280 76
Commission and brokerage, Fire, $244,776 78; other, $162,446 06						407,222 84
Taxes: Fire, $54,989 53; Other, $8,506 14						63,495 67
Salaries, fees and travelling expenses—Fire: Salaries of head office officials and general and special agents, $38,478 63; travelling expenses, officials and agents, $14,404 74.						52,883 37
Salaries, fees and travelling expenses—Other: Salaries of head office officials and general and special agents, $7,717 75; travelling expenses, officials and agents, $309.30						8,027 05
Miscellaneous expenditure: Fire, viz.: Advertising, $189 21; fire departments, patrol, and salvage corps assessments, etc., $528.65; furniture and fixtures, $523 53; inspections and surveys, $5 15; legal expenses, $22 05; maps and plans, $4,684 33; postage, telegrams, telephones and express, $5,617 55; printing and stationery, $19,856 31; rents, $7,454 95; underwriters' boards, associations, etc., $10,410.28						49,292 01
Miscellaneous expenditure, Other, viz.: Advertising, $69 40; furniture and fixtures, $715.30; legal expenses, $3; postage, telegrams, telephones and express, $2,582 02; printing and stationery, $3,314 53; rents, $600; underwriters' boards, associations, etc., $531.33						7,815 58
Total expenditure in Canada						$ 1,589,017 28

The Home—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1916	41,842	118,435,345	1,306,308 00	1,079	219,201	18,918 45
Taken in 1917, new and renewed	31,865	125,850,655	1,366,315 82	2,862	3,063,464	43,671 31
Totals	73,707	244,286,000	2,672,623 82	3,941	3,282,665	62,589 76
Less ceased	29,074	115,550,861	1,120,572 67	2,394	1,525,009	31,039 57
Gross in force at end of 1917	44,633	128,735,139	1,552,051 15	1,547	1,757,656	31,550 19
Less reinsured		3,561,971	20,601 99			
Net in force at end of 1917	44,633	125,173,168	1,531,449 16	1,547	1,757,656	31,550 19

Risks and Premiums.	Class of Business.								
	Hail.			Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916				94	856,003	5,327 84	2,928	9,027,597	31,127 40
Taken in 1917, new and renewed	10,102	12,351,084	879,395 25	136	1,732,400	7,947 71	2,033	3,410,871	16,154 17
Totals				230	2,588,403	13,275 55	4,961	12,438,468	47,281 57
Less ceased	10,102	12,351,084	879,395 25	45	553,303	1,358 84	454	848,370	4,170 10
Gross and net in force at end of 1917				185	2,035,100	11,916 71	4,507	11,590,098	43,111 47

Schedule A.

Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.	$ 50,000 00	$ 49,500 00
Dominion of Canada bonds, 1926, 5 p.c.	100,000 00	99,000 00
Province of Alberta, 1924, 4½ p.c.	200,000 00	190,000 00
Province of Ontario, 1941, 4 p.c.	35,000 00	30,450 00

THE HOME—*Continued.*

SCHEDULE A—*Concluded.*

Bonds and debentures on deposit with Receiver General, *Concluded*, viz:—

	Par value.	Market value.
Cities—		
Montreal, 1956, 5 p.c.	$ 80,000 00	$ 80,000 00
Toronto, 1944, 4 p.c.	243,333 33	209,266 64
Toronto, 1948, 4 p.c.	107,066 67	91,006 67
Victoria, 1923, 4½ p.c.	50,000 00	47,500 00
Town—		
Maisonneuve, 1950, 4½ p.c.	146,000 00	119,720 00
Maisonneuve, 1953, 5 p.c.	97,333 33	86,626 66
School—		
Edmonton, 1953, 5 p.c.	50,000 00	44,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1924, 4½ p.c.	25,000 00	25,000 00
Toronto Harbour Commissioners (g'td by City of Toronto) 1953, 4½ p.c.	100,000 00	91,000 00
Total on deposit with Receiver General	$1,283,733 33	1,163,069 97

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Total premium income	$25,051,740 75
Received for interest and dividends	1,776,114 47
Gross profit on sale or maturity of bonds	17,728 91
Increase in liabilities during the year on account of reinsurance treaties	356,793 74
Agents' balances previously charged off	320 11
All other income	3,123 66
Total income	$27,205,821 64

DISBURSEMENTS.

Net amount paid for claims	$10,988,671 77
Expenses of adjustment and settlement of claims	349,643 46
Paid stockholders for interest or dividends	1,560,000 00
Commissions or brokerage	5,318,345 38
Allowances to agencies for miscellaneous agency expenses	47,439 16
Salaries, $425,421.26; and expenses, $245,098.40; of special and general agents	670,519 66
Salaries, fees and all other charges of officers, directors, trustees and home office employees	694,341 92
Rents	149,850 61
State taxes on premiums, Insurance Department licenses and fees	571,079 07
All other licenses, fees and taxes	60,310 19
Underwriters' boards and tariff associations	164,519 16
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	64,548 74
Inspections and surveys	152,356 06
Gross loss on sale or maturity of bonds and stocks	1,015,852 79
Agents' balances charged off	8,739 11
All other disbursements	541,896 36
Total disbursements	$22,358,113 44

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 5,500 00
Book value of bonds and stocks owned	37,181,167 83
Cash in banks and trust companies (on interest)	3,639,056 92
Agents' balances and bills receivable	4,588,440 85
Total ledger assets	$45,414,165 60

NON-LEDGER ASSETS.

Interest accrued	281,420 00
Recoverable for reinsurance on paid losses	429,041 00
Gross assets	$46,124,626 60
Deduct assets not admitted	2,075,975 02
Total admitted assets	$44,048,651 58

The Home—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 2,692,504 50
Total unearned premiums	20,290,351 00
Salaries, rents, etc., due and accrued	200,000 00
Federal, state and other taxes due or accrued (estimated)	1,000,000 00
Funds held under reinsurance treaties	864,545 50
Total liabilities, excluding capital stock	$25,047,401 00
Capital stock paid up in cash	6,000,000 00
Surplus over all liabilities	13,001,250 58
Total liabilities	$44,048,651 58

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$3,519,543,452 00
Premiums thereon	33,480,407 92
Amount of policies terminated during the year	2,816,010,134 00
Premiums thereon	27,496,124 92
Net amount of policies in force at December 31, 1917	3,913,282,296 00
Premiums thereon	37,534,015 00

HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—WILLIAM MACKAY.
Vice-President—F. W. WALKER.
Managing Director—J. H. LABELLE.
Secretary—F. J. WALKER.
Principal Office—Montreal.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, chap. 130. Dominion license issued December 6, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	872,400 00
Amount paid thereon in cash	230,850 00
Premiums paid on capital stock	45,970 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company. *(For details, see Schedule A)*		$ 78,532 46
Amount secured by way of loans on real estate, by bond or mortgage, first liens		59,758 94
Book value of bonds and debs. on deposit with Receiver General. *(For details, see Schedule B)*		62,909 65
Cash at head office, $10; and branch offices, $3,418.75		3,428 75
Cash in banks, viz.:—		
Royal Bank of Canada Montreal	$ 57,870 64	
" " Winnipeg	5,150 37	
" " Toronto	4,510 20	
" " Vancouver	5,460 72	
" " Calgary	3,077 02	
" " Halifax	2,889 87	
Total cash in banks		78,958 82
Total ledger assets		$ 283,588 62
Deduct market value of bonds and debentures, under book value		4,889 02
		$ 278,699 60

OTHER ASSETS.

Interest due, $7,402.96; accrued, $3,039.77	10,442 73
Agents' balances and premiums uncollected ($3,050.88 on business prior to Oct. 1, 1917)	33,543 85
Due for reinsurance losses in unlicensed companies (unsecured)	67 85
Gross assets	$ 322,754 03
Deduct assets not admitted	8,867 85
Net assets	$ 313,886 18

LIABILITIES.

Total net amount of fire claims, unadjusted	$ 22,457 00
Reserve of unearned premiums, fire, $120,149.07; carried out at 80 per cent	96,119 26
Reserve on unlicensed reinsurance, unsecured	34,700 04
Investment reserve	3,000 00
Taxes due and accrued	2,500 00
Reinsurance premiums due	596 23
Accounts payable	1,295 69
Dividends declared and due, remaining unpaid	36 30
Total liabilities	$ 160,704 52
Surplus of assets over liabilities	$ 153,181 66
Capital stock paid in cash	230,850 00

The Hudson Bay—*Continued.*

INCOME.

Fire Risks.		
Gross cash received for premiums	$ 283,621 94	
Deduct reinsurances, $71,044.82; return premiums, $50,844 30	121,889 12	
Net cash received for fire premiums	$ 161,732 82	
Net cash received for hail premiums	128 95	
Total net cash received for all premiums		$ 161,861 77
Received for interest on investments		6,893 69
Received for rents		1,055 16
Total		$ 169,810 62

EXPENDITURE.

Fire Risks.		
Amount paid for claims occurring in previous years	$ 15,320 90	
Deduct savings and salvage, $476.51; reinsurances, $6,833.81	7,310 32	
Net amount paid for said claims	$ 8,010 58	
Amount paid for claims occurring during the year	$ 122,827 59	
Deduct reinsurances	42,057 85	
Net amount paid for said claims	$ 80,769 74	
Total amount paid for fire claims		$ 88,780 32
Commission and brokerage		26,577 19
Paid for salaries: home officials, $14,725.14; fees: directors, $697.50; travelling expenses, officials, $385.31		15,807 95
Paid for taxes		5,713 19
Miscellaneous expenditure, viz.: Advertising, $624.14; furniture, fixtures, $499.98; inspections and surveys, $1,177.68; maps and plans, $608.66; legal fees, $559.13; postage, telegrams, telephones and express, $1,573.27; printing and stationery, $2,936.84; rents, $2,947.84; miscellaneous expenses, $570.22; underwriters' boards, $2,332.07		14,129 83
Total expenditure		$ 151,008 48

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916	$ 228,790 75
Amount of income as above	169,810 62
Total	$ 398,601 37
Amount of expenditure as above	151,008 48
Balance, net ledger assets, at December 31, 1917 ($283,588.62 less ledger liability $35,995.73)	$ 247,592 89

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 60,847 14
Amount of commission thereon	16,732 96
Amount of losses recovered from said companies	34,057 40
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $35,198.35; carried out at 80 per cent	28,158 68
Amount of losses due and recoverable from such companies	4,910 85
Amount of reinsurance premiums payable to such companies	34,700 04

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 13,429,140	$ 203,004 76
Taken during the year, new and renewed	22,829,601	286,990 42
Total	$ 36,258,741	$ 490,085 18
Deduct terminated	13,253,232	184,071 27
Gross in force at end of year	$ 23,005,509	$ 306,013 91
Deduct reinsured	6,632,607	77,322 93
Net in force at December 31, 1917	$ 16,372,902	$ 228,690 98

THE HUDSON BAY—*Concluded.*

SCHEDULE A.

Real Estate owned by the Company, viz:—

Description of Property—	Actual cost.	Book value.	Market value.
Office building, Vancouver, B.C.	$ 84,249 60	$ 60,000 00	$ 60,000 00
2902-2908 Fourth Ave., W. Vancouver, B.C.	9,250 00	5,250 00	10,500 00
Sub-Div. of D.L. 301, Lot 6-7, Bl. 72 and house thereon, Vancouver, B.C.	4,256 65	2,256 65	4,200 00
Lot 37, B 14, D.L. 50 and house thereon, Lancaster St., S. Vancouver B.C.	1,081 67	1,081 67	1,800 00
Lots 1 & 2, Bl. 263, D.L. 526, 294 Fifth Ave W., Vancouver, B.C.	8,000 00	6,000 00	10,000 00
Lot 40, B. 29, D.L. 391 and 392 S. Vancouver, B.C.	1,564 98	1,564 98	2,300 00
Lots 15 to 28 inclu. in B. 21; Lots 1 to 28 inclu. in B. 20; N.W. ¼ sec. 8 Tp. 11 R. 4 E.P.M., Man.	11,542 49	2,379 16	6,000 00
Totals	$ 119,945 39	$ 78,532 46	$ 94,800 00

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

Cities—	Par value.	Book value.	Market value.
Brandon, 1939, 5 p.c.	$ 3,000 00	$ 3,000 00	$ 2,820 00
Calgary, 1929, 5 p.c.	3,000 00	3,157 88	2,820 00
Edmonton, 1945, 4½ p.c.	2,976 38	2,678 74	2,440 63
Fernie, 1939, 5 p.c.	2,000 00	1,818 19	1,680 00
Kamloops, B.C., 1920 or earlier, 5 p.c.	3,000 00	2,857 14	2,910 00
Kelowna, 1935, 5 p.c.	3,000 00	2,727 28	2,610 00
Lethbridge, 1939, 4½ p.c.	3,000 00	2,700 00	2,460 00
Medicine Hat, 1928, 5 p.c.	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, 4½ p.c.	3,000 00	2,700 00	2,880 00
Nanaimo, 1950, 5 p.c.	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.	5,000 00	5,000 00	4,350 00
North Vancouver, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.	3,000 00	3,000 00	2,850 00
Revelstoke, 1960, 5 p.c.	3,000 00	2,857 14	2,460 00
Saskatoon, 1939, 5 p.c.	3,000 00	3,000 00	2,700 00
Strathcona, 1949, 4½ p.c.	2,000 00	1,800 00	1,600 00
Victoria, 1943, 4½ p.c.	3,000 00	3,000 00	2,580 00
Winnipeg, 1923, 4 p.c.	5,000 00	4,444 45	4,700 00
Town—			
Weyburn, 1950, 5 p.c.	3,000 00	2,857 14	2,550 00
Township or District—			
Richmond, B.C., 1959, 4½ p.c.	3,000 00	2,454 55	2,280 00
Oak Bay, B.C., 1929, 5 p.c.	2,000 00	2,000 00	1,820 00
Total on deposit with Receiver General.	$ 65,976 38	$ 62,909 65	$ 58,020 63

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President and Managing Director—L. ROOT.
Vice-President—R. L. STAILING.
Secretary—F. E. HEYES.
Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 statutes of British Columbia, 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	457,400 00
Amount paid thereon in cash	175,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the Company, *(For details, see Schedule A.)*		$ 15,350 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		109,895 95
Book value of bonds and debentures on deposit with Receiver General. *(For details, see Schedule B.)*		90,657 89
Cash at head office and with agents		2,441 03
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 93,946 48	
Bank of Montreal, Vernon, B.C.	5,558 30	
Total cash in banks		99,504 78
Western Canada Grain Association deposit		1,000 00
Agents' ledger balances		715 83
Total ledger assets		$ 319,565 48
Deduct market value of bonds and debentures under book value		6,054 69
		$ 313,510 79

OTHER ASSETS.

Interest due, $7,265.77; accrued, $2,599.79	9,865 56
Rents due	311 68
Agents' balances and premiums uncollected ($1,746.16 was on business prior to Oct. 1, 1917)	23,992 32
Total assets	$ 347,680 35

LIABILITIES.

Net amount of fire claims, unadjusted ($4,550 accrued prior to 1917)	$ 13,756 99	
Net amount of plate glass claims, unadjusted (accrued prior to 1917)	189 00	
Total net amount of unsettled claims		$ 13,945 99
Reserve of unearned premiums, fire, $76,011.31; carried out at 80 per cent		60,809 04
Taxes due and accrued		4,653 16
Reinsurance premiums due		13,599 58
Unsecured balances of treaty companies		35,707 34
Total liabilities (excluding capital stock)		$ 128,715 11
Excess of assets over liabilities		$ 218,965 24
Capital stock paid in cash		175,000 00
Surplus over liabilities and capital		$ 43,965 24

The Imperial Underwriters—*Continued.*

INCOME.

Gross cash received for fire premiums	$ 203,590 68	
Deduct reinsurances, $63,132.87; return premiums, $32,290.94	95,423 81	
Net cash received for fire premiums		$ 108,166 87
Received for interest on investments		95,423 81
Endorsement fees		2 43
Total		$ 117,672 51
Received for calls on capital		64,525 00
Total income		$ 182,197 51

EXPENDITURE.

Amount paid for fire claims occurring in previous years	$ 22,194 20	
Deduct savings and salvage, $158.84; reinsurances, $13,763.64	13,922 48	
Net amount paid for fire claims occurring in previous years	$ 8,271 72	
Amount paid for fire claims occurring during the year	$ 46,141 19	
Deduct savings and salvage, $600.46; reinsurance, $21,700.17	22,300 63	
Net amount paid for said claims	$ 23,840 56	
Total net amount paid for fire claims		$ 32,112 28
Dividends paid during the year		42,870 00
Commission or brokerage		11,964 92
Salaries: head office, officials, $4,488.14; directors' fees, $4,083.30; auditors' fees, $199.92; travelling expenses, officials, $135		8,906 36
Taxes		5,091 12
Miscellaneous expenditure, viz.: Advertising, $6.25; legal expenses, $300; maps and plans, $105.34; postage, telegrams, telephones and express, $1,226.75; printing and stationery, $2,112.97; loan expenses, $392.29; rents, $325; sundries, $795.96; underwriters' boards, etc, $1,903.43		7,168 99
Total expenditure		$ 108,113 67

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916		$ 245,481 64
Amount of cash income		182,197 51
Total		$ 427,679 1
Amount of expenditure		108,113 6
Balance, net ledger assets, at December 31, 1917		$ 319,565 4

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 67,756 06
Amount of commission thereon	20,157 54
Amount of losses recovered from said companies	34,965 84
Reserved of unearned premiums, on all risks reinsured in unlicensed companies, $36,071.80 carried out at 80 per cent	28,857 44
Amount of losses due and recoverable from such companies	19,482 58
Amount of reinsurance premiums payable to such companies	12,632 68

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 15,393,662	$ 169,161 32
Taken during the year, new and renewed	22,699,762	203,859 97
Total	$ 38,093,424	$ 373,021 29
Deduct terminated	15,753,603	148,329 72
Gross in force at end of year	$ 22,339,821	$ 224,691 57
Deduct reinsured	8,829,273	80,056 57
Net in force at December 31, 1917	$ 13,510,548	$ 144,635 00

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The Imperial Underwriters—*Concluded.*

Schedule A

Real estate owned by the company, viz:—

	Actual cost. $ cts.	Book value. $ cts.	Market value. $ cts.
Frame Stores, Victoria Gardens, New Westminster, B.C.	15,000 00	15,000 00	15,000 00
B. 317, of a subdiv. of pt. of Secs. tp. 11 A, lot 1,236 Kootenay district, map 785 B., Frintvale, B.C.	350 00	350 00	350 00
Totals	$ 15,350 00	$ 15,350 00	$ 15,350 00

Schedule B.

Bonds and debentures owned:—

	Par value.	Book value.	Market value.
*City of Vernon, 1932, 5 p.c.	$ 35,000 00	$ 30,434 75	$ 31,500 00
*Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ p.c.	64,726 67	53,723 14	46,603 20
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. paid)	6,500 00	6,500 00	6,500 00
Total par, book and market values	$ 106,226 67	$ 90,657 89	$ 84,603 20

*On deposit with Receiver General.

INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—BENJAMIN RUSH.

Secretary—T. HOUARD WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 4,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule A*)		$ 381,669 00

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 100,365 21	
Bank of Montreal, Halifax, N.S.	12,783 56	
Total cash in banks		113,148 77
Interest accrued		16,803 86
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 73,843 27	
Automobile (including Fire Risk)	4,109 43	
Explosion	6,672 92	
Inland Transportation	758 89	
Total		85,384 51
Total assets in Canada		$ 597,006 14

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 114,776 55	
Net amount of automobile claims (including fire risk), unadjusted	382 00	
Net amount of automobile claims (excluding fire risk), unadjusted	50 00	
Total net amount of unsettled claims		$ 115,208 55
Reserve of unearned premiums, viz.:—		
Fire	$ 377,866 54	
Automobile (including Fire risk)	16,546 74	
Automobile (excluding Fire risk)	678 47	
Explosion	19,139 07	
Inland Transportation	502 37	
Total, $414,733.19; carried out at 80 per cent		331,786 55
Taxes due and accrued		10,000 00
Total liabilities in Canada		$ 456,995 10

Insurance Company of North America—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Explosion.	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	684,856 75	60,084 21	1,866 50	35,280 72	8,937 36
Less reinsurance	62,203 87	94 29			
" return premiums	100,697 58	21,104 06	361 70	2,195 69	1,682 10
Total deduction	162,901 45	21,198 35			
Net cash received	521,955 30	38,885 86	1,504 80	33,085 03	7,255 26

Net cash received for premiums for all classes of business	$	602,686 25
Cash received for interest on investments		16,803 86
Total income in Canada	$	619,490 11

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.
Paid for claims occurring in previous years	28,941 37			
Less reinsurances	4,746 41			
Net payment for said claims	24,194 96	1,197 50	210 00	
Paid for claims occurring during the year	278,647 32	16,400 06	1,337 62	3,063 48
Less savings and salvage	192 54	270 00		9 19
Less reinsurance	17,347 12			
Total deduction	17,539 66			
Net payment for said claims	261,107 66	16,130 06		
Total net payment for claims	285,302 62	17,327 56	1,547 62	3,054 29

Total net payments for claims for all classes of business	$	307,232 09
Commission and brokerage: Fire, $97,829.41; Other, $19,272.19		117,101 60
Taxes: Fire, $15,559 77; Other, $643.57		16,203 34
Travelling expenses, officials, Fire		9,721 27
Salaries, fees and travelling expenses, Other: conducting business		1,000 00
Miscellaneous expenditure, Fire, viz.: Advertising, $1,377.73; furniture and fixtures, $117.75; maps and plans, $909 39; postage, telegrams, telephones and express, $3,723.09; printing and stationery, $5,767.81; rents, $2,000; underwriters' boards, associations, etc., $7,269.56; sundries, $1,514.60		22,679 93
Miscellaneous expenditure, Other, viz.: Inspections and surveys, $16; postage, telegrams, telephones and express, $62; printing and stationery, $96.73; underwriters' boards, associations, etc., $185.71; sundries, $4.03; legal fees, $97.83		462 30
Total expenditure in Canada	$	474,400 53

Insurance Company of North America—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	64,517,805	651,671 64	1,183,801	28,752 30	91,045	1,529 20
Taken in 1917, new and renewed	79,889,442	712,349 19	2,365,886	60,363 78	114,950	1,866 50
Totals	144,407,247	1,364,020 83	3,549,687	89,116 08	205,995	3,395 70
Less ceased	59,440,416	571,590 03	2,260,706	56,019 41	118,145	2,063 75
Gross in force at end of 1917	84,966,831	792,430 80	1,288,981	33,096 67	87,850	1,356 95
Less reinsured	58,153,329	52,324 24	4,350	3 19		
Net in force at end of 1917	26,813,502	740,106 56	1,284,631	33,093 48	87,850	1,356 95

Risks and Premiums.	Class of Business.			
	Explosion.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	5,406,876	42,243 13	151,268	1,556 02
Taken in 1917, new and renewed			1,083,394	8,727 56
Totals			1,234,662	10,283 58
Less ceased	395,960	3,669 15	867,344	9,278 83
Gross in force at end of 1917	5,010,916	38,573 98	367,318	1,004 75
Less reinsured	76,250	295 84		
Net in force at end of 1917	4,934,666	38,278 14	367,318	1,004 75

Insurance Company of North America—*Continued.*

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada bonds, 1926, 5 p.c.	$ 10,000 00	$ 9,900 00
Dominion of Canada, War Loan, 1931, 5 p.c.	10,000 00	9,900 00
Province of Alberta, 1924, 4½ p.c.	55,000 00	52,250 00
Province of Nova Scotia, 1922, 3 p.c.	10,000 00	9,000 00
Cities—		
Montreal, 1939, 3½ p.c.	45,000 00	36,000 00
Montreal, 1925, 4 p.c.	28,000 00	26,040 00
Montreal, 1926, 4 p.c.	83,000 00	77,190 00
Montreal, 1944, 4 p.c.	27,000 00	22,950 00
Ottawa, 1928, 3½ p.c.	30,000 00	26,100 00
Toronto, 1945, 3½ p.c.	4,866 67	3,796 00
Toronto, 1948, 4 p.c.	20,000 00	17,000 00
Winnipeg, 1938, 4 p.c.	30,000 00	25,500 00
School—		
Winnipeg S.D., 1941, 4 p.c.	12,000 00	9,960 00
Railway—		
Canadian Northern Railway 1st Mtge Cons. (g'teed by Prov. of Manitoba, 1930, 4 p.c	65,213 33	56,083 00
Total on deposit with Receiver General	$ 430,080 00	$ 381,669 00

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 281,077 20
Mortgage loans on real estate, first liens	150,855 00
Book value of bonds and stocks owned by the company	22,141,255 26
Cash on hand, in banks and in trust companies	2,816,085 66
Agents' balances and bills receivable	3,530,424 50
Amount recoverable for reinsurance on paid losses	105,157 31
Total ledger assets	$29,024,854 93

NON-LEDGER ASSETS

Interest accrued	264,282 05
Gross assets	$29,289,136 98
Deduct assets not admitted	766,111 09
Total admitted assets	$28,523,025 89

LIABILITIES.

Net amount of unpaid claims	$ 4,419,000 00
Total unearned premiums	9,907,528 50
Amount reclaimed by the Insured on prepetual fire policies being 90 and 95 per cent of the premium or deposit received	712,8[illegible]9 71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000 00
Federal, state and other taxes due or accrued (estimated)	950,000 00
Contingent fund	2,373,597 68
Conflagration fund	1,000,000 00
Contingent commissions or other charges due or accrued	150,000 00
Total liabilities (not including capital stock)	$19,523,025 89
Joint stock capital paid in cash	4,000,000 00
Surplus over all liabilities	5,000,000 00
Total liabilities	$28,523,025 89

INCOME.

Net cash received for premiums other than perpetual	$20,051,477 70
Deposit premiums received on perpetual risks	31,550 21
Received for interest and dividends	987,218 77
Rents	22,140 03
Profit on sale or maturity of bonds and stocks	11,841 84
Perpetual permits, transfer fees and earned deposits	3,314 38
Agents' balances previously charged off	1,216 40
Total income	$21,108,702 33

Insurance Company of North America—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 9,293,964 18
Expenses of adjustment and settlement of claims	112,918 70
Deposit premiums returned	21,989 79
Paid stockholders for interest or dividends	690,000 00
Allowances to local agencies for miscellaneous agency expenses	56,335 55
Salaries, $426,324 70; and expenses, $153,675.22; of special and general agents	579,999 92
Commission or brokerage	3,440,705 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees	725,920 10
Rents	69,547 87
Underwriters' boards and tariff associations	103,172 54
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	47,491 25
Inspections and surveys	65,552 84
Taxes on real estate	5,816 27
State taxes on premiums, Insurance Department licenses and fees	293,403 84
All other licenses, fees and taxes	111,460 99
Agents' balances charged off	3,586 16
Gross loss on sale or maturity of real estate, bonds and stocks	89,257 74
Gross decrease, by adjustment, in book value of real estate and bonds	12,000 00
All other disbursements	348,044 92
Total disbursements	$16,071,168 21

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$1,507,084,626 00
Premiums thereon	13,862,949 08
Amount of fire risks terminated	1,067,936,141 00
Premiums thereon	10,671,253 33
Net amount of fire risks in force at December 31, 1917	1,651,492,816 00
Premiums thereon	16,194,443 02
Net amount of marine and inland risks in force at December 31, 1917	188,763,787 00
Premiums thereon	2,584,479 90

PERPETUAL RISKS.

Amount in force, December 31, 1917	$31,145,698 89
Deposit premiums	787,230 70

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GUSTAVUS REMAK, JR.
Secretary—J. J. P. ROGERS.
Principal Office—Philadelphia, Pa.
Chief Agent in Canada—T. L. ARMSTRONG.
Head Office in Canada—Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)	$ 131,276 06

Other Assets in Canada.

Cash at head office	72 37
Cash in Royal Bank of Canada, Toronto	23,457 74
Interest accrued	2,191 04
Agents' balances and premiums uncollected: Fire, $30,319 99; Tornado, $19.63	30,339 62
Total assets in Canada	$ 187,336 83

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 50,584 66
Reserve of unearned premiums: Fire, $107,749.79; Tornado, $592.60; total, $108,342.39; carried out at 80 per cent	86,673 91
Taxes due and accrued	2,500 00
Total liabilities in Canada	$ 139,758 57

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	$ cts.	$ cts.
Gross cash received	276,220 23	1,008 26
Less reinsurance	8,764 50	300 00
Less return premiums	41,385 64	133 88
Total deduction	50,150 14	433 88
Net cash received	226,070 09	574 38

THE INSURANCE COMPANY OF THE STATE OF PENSYLVANIA—*Concluded.*

INCOME IN CANADA—*Concluded.*

Net cash received for premiums for all classes of business		$ 226,644 47
Cash received for interest on investments		6,439 07
Total income in Canada		$ 233,083 54

EXPENDITURE IN CANADA.

Fire Risks.			
Amount paid for claims occurring in previous years	$ 23,862 03		
Amount paid for claims occurring during the year	$ 128,163 20		
Less savings and salvage, $1,168.26; reinsurances, $12,718.33	13,886 59		
Net amount paid for said claims	$ 114,276 61		
Total net amount paid for fire claims	$ 138,138 64		
Net amount paid for tornado claims occurring during the year	1 00		
Total net amount paid for all claims			$ 138,139 64
Commission or brokerage, Fire, $46,740.80; Other, $151.39			46,892 19
Taxes			3,975 24
Miscellaneous expenditure, Fire, viz.: Printing and stationery, $11.75; postage, telegrams, telephones and express, $1,843.63; underwriters' boards, tariff associations, etc., $2,197.60; loss expenses, $1,315.04			5,368 02
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, $7.32.			7 32
Total expenditure in Canada			$ 194,382 41

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	15,098,483	175,691 82	71,300	365 38
Taken in 1917, new and renewed	21,689,352	243,216 80	253,650	983 35
Totals	36,787,835	418,908 62	324,950	1,348 73
Less ceased	18,764,129	194,279 02	43,475	156 55
Gross in force at end of 1917	18,023,706	224,629 60	281,475	1,192 18
Less reinsured	635,405	10,316 46	100,000	300 00
Net in force at end of 1917	17,388,301	214,313 14	181,475	892 18

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada War Loan, 1931, 5 p.c.	$ 6,000 00	$ 5,940 00
Ontario, 1941, 4 p.c.	5,000 00	4,350 00
Quebec, 1920, 5 p.c.	15,000 00	15,000 00
Cities—		
Edmonton, 1943, 4½ p.c.	2,000 00	1,660 00
Edmonton, 1944, 4½ p.c.	3,000 00	2,460 00
Fort William, 1938, 4½ p.c.	5,000 00	4,350 00
Ottawa, 1932, 4 p.c.	10,000 00	9,000 00
Portage la Prairie, 1927, 5 p.c.	2,000 00	1,860 00
Port Arthur, 1941, 4½ p.c.	9,733 33	8,273 33
Toronto, 1948, 4 p.c.	19,733 33	16,773 33
Vancouver (Hospital), 1944, 4 p.c.	10,000 00	7,800 00
Victoria, 1922, 4 p.c.	33,580 00	31,229 40
Victoria, 1961, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1918, 4 p.c.	8,000 00	7,840 00
Winnipeg, 1924, 4 p.c.	8,000 00	7,440 00
Total on deposit with Receiver General	$ 146,779 99	$ 131,276 06

(For General Business Statement, see Appendix.)

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—CHARLES G. HAMILTON.
General Manager and Secretary—ROBT. STIRLING.
Principal Office—126 Chancery Lane, London, Eng.
Chief Agent in Canada—J. E. E. DICKSON.
Head Office in Canada—Montreal.

(Incorporated, 1806. Commenced business in Canada April 1, 1899).

CAPITAL.

Amount of joint stock capital authorized	$10,375,000 00
Amount subscribed	7,875,000 00
Amount paid in cash	825,000 00
Debenture stock	1,237,385 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)		$ 387,084 00

Other Assets in Canada.

Value of real estate (*For details, see Schedule A*)		24,590 52
Loans on real estate, first liens		8,475,590 01
Market value of bonds and debentures held by the company (*For details, see Schedule C.*)		222,012 50
Cash at head office in Canada		11,320 13
Cash in banks, viz.:—		
Dominion Bank, Montreal	$ 118,951 11	
Union Bank, Montreal, current account, $1,149; savings account, $10,186.72	11,335 72	
Royal Bank of Canada, Montreal	7,574 39	
Dominion Bank, Winnipeg	696,020 93	
Dominion Bank, Toronto	26,401 15	
Bank of Montreal, Vancouver	5,412 41	
Total cash in banks		865,695 76
Share of surplus in hands of Man. Assoc. Companies		2,365 61
Interest accrued		319,769 48
Agents' balances and premiums uncollected, viz.:—		
Fire ($512.79 on business prior to Oct. 1, 1917)	$ 31,271 32	
Accident ($354.59 on business prior to Oct. 1, 1917)	1,329 27	
Burglary	242 89	
Employers' Liability ($1,431.98 on business prior to Oct. 1, 1917)	23,777 19	
Plate Glass	2,938 29	
Sickness ($177.29 on business prior to Oct. 1, 1917)	625 92	
Total		60,184 88
Office furniture and plans		9,367 20
Total assets in Canada		$ 10,377,980 09

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid	$ 6,000 00	
" " fire claims, unadjusted ($41 accrued prior to 1917)	46,808 76	
" fire claims, resisted, in suit (accrued prior to 1917)	6,386 55	
" accident claims, adjusted but unpaid	98 21	
" accident claims, unadjusted	4,337 05	
" burglary claims, unadjusted	2,868 75	
" employers' liability claims, adjusted but unpaid	857 64	
" employers' liability claims, unadjusted	14,832 17	
" sickness claims, unadjusted	75 00	
Total net amount of unsettled claims		$ 82,264 13

*Including $30,275 Halifax losses for which the company admits no liability.

THE LAW UNION AND ROCK—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz.:—		
Fire	$ 215,803 83	
Accident	5,041 75	
Burglary	753 00	
Employers' Liability	26,439 10	
Plate Glass	4,117 24	
Sickness	2,458 67	
Total, $254,618.59; carried out at 80 per cent		$ 203,694 87
Taxes due and accrued		4,500 00
Total liabilities in Canada		$ 290,459 00

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	304,669 69	14,817 63	1,860 78	85,484 64	4,246 00	7,698 60
Less reinsurance	15,058 46	518 15	235 68	21,502 31	74 30	368 37
Less return premiums	34,159 00	4,154 14	315 90	35,638 26	1,721 22	2,108 44
Total deduction	49,217 46	4,672 29	551 58	57,140 57	1,795 52	2,476 81
Net cash received	255,452 23	10,145 34	1,309 20	28,344 07	2,450 48	5,221 79

Net cash received for premiums for all classes of business	$	302,923 11
Interest on investments		643,769 03
Endorsement Fees		19 70
Total income in Canada	$	946,711 84

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Burglary.	Employers' Liability.	Plate Glass	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	11,595 96	496 76	.....	9,165 15	.....	742 14
Paid for claims occurring during the year	153,577 07	1,982 58	1,414 90	13,574 87	1,201 40	1,570 75
Less reinsurance	20,788 09	198 57	45 85	3,824 20		17 86
Net payment for said claims	132,788 98	1,784 01	.....	9,750 67	.....	1,552 89
Total net payment for claims	144,384 94	2,280 77	1,369 05	18,915 82	1,201 40	2,295 03

The Law Union and Rock—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 170,447 01
Commission and brokerage, fire, $49,326.74; other, $21,106.83	70,433 57
Taxes, fire, $7,953.22; other, $1,852.50	9,805 72
Salaries, fees and travelling expenses, fire:—Salaries:—Head Office, $16,876 54; fees, auditors', $120; travelling expenses:—officials, $2,022 16; agents, $17 85	19,036 55
Salaries, fees and travelling expenses, other:—Salaries: Head Office, $10,106.59; fees, auditors, $120; travelling expenses:—officials, $184 70; agents, $493.65	10,904 94
Miscellaneous expenditure, fire, viz.:—Advertising, $131 61; fire departments, patrol and salvage corps assessments, etc., $157 37; furniture and fixtures, $13.75; legal expenses, $5; maps and plans, $312 10; postage, telegrams, telephones and express, $1,496.71; printing and stationery, $1,944 65; rents, $2,380.98; underwriters' boards, associations, etc., $2,769 09; sundries, $176 10; exchange, $232.15; sundry accounts, $1,725.61	11,345 12
Miscellaneous expenditure, other, viz.:—Advertising, $176.43; furniture and fixtures, $10.50; legal expenses, $70; postage, telegrams, telephones and express, $748 45; printing and stationery, $1,177.92; rents, $2,046 11; underwriters' boards, associations, etc., $271.70; sundries, $104 44; exchange, $24.06; sundry accounts, $3,128.39	7,758 00
Total expenditure in Canada	$ 299,730 91

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1916	18,489	38,319,016	423,032 37	1,187	2,774,839	10,913 97
Taken in 1917, New	10,162	30,874,677	316,003 09	375	1,340,583	2,839 39
Renewed				685	1,927,237	11,637 76
Totals	28,651	69,193,693	739,035 46	2,247	6,042,659	25,391 12
Less ceased	10,863	27,496,752	297,007 64	895	2,469,404	14,745 56
Gross in force at end of 1917	17,788	41,696,941	442,027 82	1,352	3,573,255	10,645 76
Less reinsured		3,447,087	17,441 90		142,500	562 25
Net in force at end of 1917	17,788	38,249,854	424,585 92	1,352	3,430,755	10,083 51

Risks and Premiums.	Class of Business.							
	Burglary.			Employers' Liability.	Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.	$ cts.		$ cts.		$ cts.
Gross in force at end of 1916	12	70,600	298 60	17,977 47	85	1,049 69	1,264	5,385 24
Taken in 1917, New	103	126,850	1,714 80	97,966 98	315	6,961 28	98	1,643 06
Renewed	12	70,500	271 10	16,598 95	74	863 75	472	5,372 00
Totals	127	267,950	2,284 50	132,543 40	474	8,874 72	1,834	12,400 30
Less ceased	32	99,700	542 82	65,148 01	222	2,732 52	645	7,107 59
Gross in force at end of 1917	95	168,250	1,741 68	67,395 39	252	6,142 20	1,189	5,292 71
Less reinsured		65,500	235 68	14,517 18		74 30	....	375 37
Net in force at end of 1917	95	102,750	1,506 00	52,878 21	252	6,067 90	1,189	4,917 34

The Law Union and Rock—*Concluded.*

Schedule A.

Value of Real Estate owned, viz.:—	Actual Cost.	Book Value.
Lot 1,591 Bl. 1. Victoria, B.C.	$ 18,250 00	$ 12,000 00
Manitoba rural properties	8,577 88	8,577 88
Saskatchewan rural properties	3,931 14	4,012 64
Totals	$ 30,759 02	$ 24,590 52

Schedule B.

Bonds and debentures owned, viz.:— *On deposit with Receiver General:—*	Par value.	Market value.
Governments—		
Canada bonds, 1917/1919, 3¾ p.c.	$ 48,666 67	$ 47,693 34
Canada bonds, 1920/1925, 4½ p.c.	36,500 00	35,405 00
Prov. of Manitoba, 1923, 5 p.c.	24,333 34	24,090 00
Prov. of Quebec, 1937, 3 p.c.	87,600 00	63,948 00
British War Loan, 1927/1947, 5 p.c.	81,281 36	79,805 00
Cities—		
Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Victoria, 1936, 5 p.c.	30,000 00	28,200 00
Railways—		
C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1958, 3½ p.c.	38,933 33	28,032 00
C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.	82,733 33	58,740 66
Total on deposit with Receiver General	$ 454,381 36	$ 387,084 00

Schedule C.

Held by the Company, viz.:—			
Dominion of Canada War Loan, 1925, 5 p.c	$ 100,000 00	$ 97,500 00
" " 1931, 5 p.c.	47,500 00	46,312 50
" " 1937, 5 p.c.	45,000 00	43,200 00
" " 1927, 5½ p.c.	10,000 00	10,000 00
" " 1937, 5½ p.c. (10 p.c. of subscription)	25,000 00	25,000 00
Total held by the Company	$ 227,500 00	$ 222,012 50

(*For General Business Statement, see Appendix.*)

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—J. P. REYNOLDS.

General Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized	£3,000,000 stg—	$14,600,000 00
Amount subscribed	2,655,250 "	12,922,216 66
Amount paid thereon in cash	265,525 "	1,292,221 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)	$ 1,239,632 53

Other Assets in Canada.

Value of real estate held by the company, viz.:—		
The Company's building, 343 Dorchester St., west, Montreal		200,000 00
Loans secured by bonds and mortgages on real estate, first liens		900,800 00
Market value of bonds and debentures held by the company, (*For details, see Schedule B.*)		50,920 00
Cash at head office in Canada		31,072 51
Cash in banks, viz.:—		
Bank of Montreal, Montreal, (General)	$ 223,025 41	
Bank of Montreal, Montreal, (Manager)	538 70	
Bank of Montreal, Winnipeg	1,939 33	
Bank of Montreal, St. John, N.B.	5,332 55	
Total cash in banks		230,835 99
Loans on life policies		3,322 95
Due by reinsuring companies		202 15
Interest due, $1,457.50; accrued, $26,786.75		28,244 25
Agents' balances and premiums uncollected		159,539 74
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated)		5,000 00
Total assets in Canada		$ 2,849,770 12

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid ($1,525 accrued prior to 1917.)	$ 151,160 11
Reserve of unearned premiums, $1,124,911.57; carried out at 80 per cent	899,929 26
Liabilities under the life department	72,357 00
Due for reinsurance	992 71
Taxes due and accrued (estimated)	35,000 00
Total liabilities in Canada	$ 1,159,439 08

The Liverpool and London and Globe—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,780,439 94	
Deduct reinsurances, $78,067.44; return premiums, $291,284.81	369,352 25	
Net cash received for premiums		$ 1,411,087 69
Received for interest on investments		152,604 65
Received for rents		4,284 09
Total income in Canada		$ 1,567,976 43

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 145,068 60	
Deduct savings and salvage, $27.70; reinsurances, $7,549.33	7,577 03	
Net amount paid for said claims	$ 137,491 57	
Amount paid for claims occurring during the year	$ 577,102 82	
Deduct savings and salvage, $1,768.52; reinsurances, $46,877.24	48,645 76	
Net amount paid for said claims	$ 528,457 06	
Total net amount paid for claims		$ 665,948 63
Commission or brokerage		273,120 17
Salaries of head office officials, $89,069.81; fees: directors, $1,516.14; auditors, $1,235		91,820 95
Taxes		38,051 16
Miscellaneous expenditure, viz.: Advertising, $1,524.51; rents and light, $13,542.24; inspections and surveys, $8,566.46; printing and stationery, $7,082.65; postage, telegrams, telephones and express, $4,495.52; maps and plans, $2,624.07; underwriters' boards and tariff associations, etc., $15,101.70; legal expenses, $397.77; office furniture, $496.04; general expenses, $5,584.25; fire department, etc., $326.98; exchange, $1,468.66		61,210 85
Total expenditure in Canada		$ 1,130,151 76

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Fire.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1916	92,209	202,397,288	2,243,313 27
Taken in 1917, new and renewed	56,080	161,361 537	1,774,462 45
Totals	148,289	363,758,825	4,017,775 72
Less ceased	56,725	160,116,244	1,728,345 13
Gross in force at end of 1917	91,564	203,642,581	2,289,430 59
Less reinsured		8,298,257	78,470 23
Net in force at end of 1917	91,564	195,344,324	2,210,960 36

The Liverpool and London and Globe—*Concluded.*

Schedule A.

	Par value.	Market value.
Bonds and debs. owned, viz.:—		
On deposit with Receiver General—		
Governments—		
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.	$ 48,666 67	$ 38,933 60
Dominion of Canada Stock, 1930/1950, 3½ p.c.	570,616 67	439,375 09
Province of Ontario Stock, 1947, 4 p.c.	48,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.	94,900 00	83,512 00
Cities—		
Edmonton, 1923, 5 p.c.	4,866 67	4,672 00
Edmonton, 1933, 5 p.c.	24,333 33	22,386 67
Edmonton, 1953, 5 p.c.	19,466 67	17,130 67
Montreal stock, 1921, 5 p.c.	40,000 00	38,400 00
Montreal, 1925, 4 p.c.	500 00	465 00
Montreal (St. Henri), 1920, 4½ p.c.	50,000 00	49,000 00
Montreal stock, 1927, 4 p.c.	1,500 00	1,380 00
Ottawa, 1927, 4 p.c.	14,600 00	13,432 00
Ottawa, 1937, 4 p.c.	16,546 67	14,561 07
Ottawa, 1938, 4 p.c	4,866 67	4,282 67
Ottawa, 1940, 4 p.c	12,653 33	11,008 43
Sherbrooke, 1921, 4 p.c.	30,000 00	28,500 00
Toronto, 1919, 4 p.c	48,666 67	48,180 00
Toronto, 1944, 4 p.c.	146,000 00	125,560 00
Toronto, 1948, 4 p.c.	48,666 67	41,366 67
Winnipeg, 1931, 4 p.c.	46,500 00	40,920 00
Railways—		
Can. Nor. Ont. Ry. deb. stock (g'teed. by Prov. of Ontario), 1938, 3½ p.c.	146,000 00	112,420 00
C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	48,666 67	41,853 33
C.N.R., Ontario division, (g'teed by Prov. of Manitoba) 1930, 4 p.c.	24,333 33	20,926 66
Total on deposit with Receiver General	$1,491,016 69	$1,239,632 53

Schedule B.

Held by the Company—		
Montreal Board of Trade, 2nd Mortgage Bond, 1922, 5 p.c.	$ 1,000 00	$ 920 00
Huron and Erie Mortgage Corporation, 1920, 5½ p.c.	50,000 00	50,000 00
Total par aad market values	$ 51,000 00	$ 50,920 00

(For General Business Statement, see Appendix)

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President and Managing Director—J. GARDNER THOMPSON.
Vice-President and Secretary—LEWIS LAING.
Assistant Secretary—J. D. SIMPSON.
Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid thereon in cash	175,000 00

(For List of Shareholders, see Appendix).

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A)*		$ 809,453 94
Cash at head office		3,224 45
Cash in banks, viz.:—		
Bank of Montreal, (General)	$ 107,581 34	
Bank of Montreal, (Manager)	1,755 29	
Canadian Bank of Commerce, Winnipeg	1,190 60	
Total cash in banks		110,527 23
Total ledger assets		$ 923,205 62
Deduct market value of bonds and debs. under book value		64,023 62
		$ 859,182 00

OTHER ASSETS.

Interest accrued	10,134 13
Agents' balances and premiums uncollected	42,448 12
Due for reinsurance losses	5 93
Total assets	$ 911,770 18

LIABILITIES.

Total net amount of claims, unadjusted	$ 17,881 07
Reserve of uncarned premiums, $211,197.30; carried out at 80 per cent	168,957 84
Reserve on unlicensed reinsurance, unsecured	2,248 93
Due and accrued for taxes (estimated)	15,000 00
Due reinsurance	69,640 17
Total liabilities, except capital stock	$ 273,728 01
Excess of assets over liabilities	$ 638,042 17
Capital stock paid in cash	175,000 00
Surplus over liabilities and capital	$ 463,042 17

INCOME.

Gross cash received for premiums	$ 487,499 69	
Deduct reinsurances, $120,521.43; return premiums, $95,092.70	215,614 13	
Total net cash received for premiums		$ 271,885 56
Received for interest on investments		30,690 89
Total income		$ 302,576 45

The Liverpool-Manitoba—*Continued.*

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 41,696 53	
Deduct reinsurances	22,928 50	
Net amount paid for said claims	$ 18,768 03	
Amount paid for claims occurring during the year	$ 134,537 20	
Deduct savings and salvage, $679.16; reinsurances, $49,210.11	49,889 27	
Net amount paid for said claims	$ 84,647 93	
Total net amount paid for claims		$ 103,415 96
Dividends		34,500 00
Paid or allowed for commission or brokerage		33,421 71
Paid for salaries, head office officials, $25,417 61; fees: directors, $441.01; auditors, $490		26,348 62
Paid for taxes		10,048 54
Miscellaneous expenditure, viz.: Advertising, $369.45; printing and stationery, $2,138 23; inspections and surveys, $2,596 99; rents, $3,761 94; postage, telegrams, telephones and express, $1,672 92; underwriters' board fees, $3,893.59; maps and plans, $1,292.39; law charges, $29; general expenses, $1,418 32; furniture and fixtures, $372.50; fire departments, patrol and salvage corps assessments, $74.81; exchange, $477.91; Patriotic Fund, $148 26		18,246 31
Total expenditure		$ 225,981 14

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916	$ 846,610 31
Amount of cash income as above	302,576 45
Total	$ 1,149,186 76
Amount of expenditure as above	225,981 14
Balance net ledger assets, December 31, 1917	$ 923,205 62

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 148,921 10
Amount of commission thereon	42,810 63
Amount of losses recovered from said companies	67,782 29
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $80,420.01; carried out at 80 per cent	64,336 01
Amount of losses due and recoverable from such companies	7,251 99
Amount of reinsurance premiums payable to such companies	69,339 07

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1916	24,845	$ 46,780,552	$ 573,452 38
Taken during the year, new and renewed	16,206	42,021,495	484,481 54
Total	41,051	$ 88,802,047	$1,057,933 92
Deduct terminated	16,598	41,478,001	475,968 89
Gross in force at end of year	24,453	$ 47,324,046	$ 581,965 03
Deduct reinsured		14,710,540	162,527 92
Net in force at December 31, 1917	24,453	$ 32,613,506	$ 419,437 11

THE LIVERPOOL-MANITOBA—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
On deposit with Receiver General—			
Province of Manitoba, 1937, 4 p.c.	$ 21,000 00	$ 21,148 88	$ 17,850 00
Montreal Commercial High School (gteed. by Prov. of Quebec) 1949, 4 p.c.	35,000 00	34,913 15	28,700 00
Total on deposit with Receiver General	$ 56,000 00	$ 56,062 03	$ 46,550 00
Held by the Company.			
Governments—			
Dominion of Canada Stock, 1930/1950, 3½ p.c.	4,866 66	4,741 50	3,747 33
Dominion of Canada Victory Loan, 1937, 5½ p.c	63,500 00	63,178 32	63,178 32
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,157 89	24,000 00
" Nova Scotia, 1922, 3 p.c.	15,000 00	14,151 07	13,500 00
" Quebec, 1937, 3 p.c.	10,000 00	7,672 39	7,300 00
Cities—			
Toronto, 1955, 4½ p.c.	90,000 00	82,800 00	82,800 00
Victoria, 1921, 4 p.c.	29,200 00	27,702 46	27,448 00
Town—			
Outremont, 1938, 4 p.c.	50,000 00	50,639 54	42,500 00
Schools—			
Maisonneuve, R.C., 1953, 5½ p.c.	25,000 00	25,000 00	23,750 00
Montreal P., 1935, 4 p.c.	32,000 00	32,000 00	27,840 00
Notre Dame de Grace Diss., 1951, 5 p.c.	15,000 00	15,567 36	13,500 00
Cote La Visitation, Que., R.C., 1951, 5½ p.c.	13,000 00	14,185 70	12,610 00
Westmount (St. Leo) R.C., 1950, 5 p.c.	15,000 00	15,663 39	13,200 00
Railways—			
Grand Trunk perp. cons. deb. stock, 4 p.c.	111,933 33	100,487 88	80,592 00
Quebec, Montmorency and Charlevoix Ry., 1st mtge. 1923, 5 p.c.	25,000 00	25,054 10	22,000 00
Winnipeg Electric, 1st ref. mtge. S.F., 1935, 5 p.c.	10,000 00	10,476 00	9,500 00
Miscellaneous—			
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00	25,000 00
Can. Perm. Mtge. Corp., 1922, 5 p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1919, 4½ p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.c.	5,000 00	5,000 00	5,000 00
London and Western Trust Co., Ltd., 1921, 5 p.c.	25,000 00	25,000 00	25,000 00
Montreal Light, Heat and Power, Lachine S.F., 1933, 5 p.c.	79,000 00	79,770 50	77,420 00
Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c.	31,633 33	30,699 07	27,204 67
New Brunswick Cold Storage Co. (g'teed. by Prov. of New Brunswick), 1947, 4 p.c.	9,000 00	8,886 30	7,290 00
Ontario Loan and Debenture Co., 1922, 5 p.c.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c.	25,000 00	25,558 44	24,500 00
Total par, book and market values.	$ 830,133 32	$ 809,453 94	$ 745,430 32

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Governor—COLIN F. CAMPBELL.

Manager—JAMES CLUNES.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Managers in Canada—W. KENNEDY and W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

CAPITAL.

Amount of capital authorized	$ 9,733,333 33
Amount subscribed	4,363,210 00
Amount paid thereon in cash	2,181,605 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada Stock, 1940/60, 4 p.c.	$ 48,666 67	$ 40,880 00
Prov. of Manitoba, 1950, 4 p.c.	42,333 33	34,492 50
City—		
Montreal Stock, 1921, 4 p.c.	167,000 00	160,320 00
Railway—		
Can. Nor. Ont. Ry., 1st mtge. deb. stk. (g'teed. by Dom. of Can.), 1961, 3½ p.c.	48,666 67	35,040 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1920, 4½ p.c.	24,333 33	24,333 33
Total on deposit with Receiver General	$ 331,250 00	$ 295,065 83

Carried out at market value	$ 295,065 83

Other Assets in Canada.

Cash at head office in Canada		3,817 88
Cash in banks, viz.:—		
Union Bank of Canada, Montreal	$ 17,545 44	
Canadian Bank of Commerce, Victoria	10,630 17	
Net cash in banks		28,175 61
Agents' balances and premiums uncollected ($5,669.68 was on business prior to October 1, 1917)		54,903 31
Office furniture and plans		5,000 00
Total assets in Canada		$ 386,962 63

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 34,468 00
Reserve of unearned premiums, $271,536.80; carried out at 80 per cent	217,229 44
Taxes due and accrued	12,523 92
Total liabilities in Canada	$ 264,221 36

THE LONDON ASSURANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 394,710 21	
Deduct reinsurances, $16,180.56; return premiums, $46,547.44	62,728 00	
Net cash received for premiums		$ 331,982 21
Interest on deposit with Receiver General paid direct to head office, England		13,128 33
Total income in Canada		$ 345,110 54

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 21,429 89	
Amount paid for claims occurring during the year	$ 137,886 19	
Deduct reinsurance	3,066 19	
Net amount paid for said claims	$ 134,820 00	
Total net amount paid for claims		$ 156,249 89
Paid for commission or brokerage		60,447 70
Salaries of head office officials		24,794 51
Paid for taxes		10,365 66
Miscellaneous expenditure, viz:—Advertising, $403.29; office expenses, $1,175.14; travelling, $4,720.70; maps and plans, $517.12; postage, telegrams, telephones and express, $2,518.89; printing and stationery, $3,070.79; rents, $3,652.44; underwriters' boards, tariff associations, etc., $4,082 29		20,140 66
Total expenditure in Canada		$ 271,997 82

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 46,712,061	$ 514,153 45
Taken during the year, new and renewed	39,189,266	403,162 20
Total	$ 85,901,327	$ 917,315 65
Deduct terminated	34,336,796	365,315 24
Gross in force at end of year	$ 51,564,531	$ 552,000 41
Deduct reinsured	1,766,454	19,759 93
Net in force at December 31, 1917	$ 49,798,077	$ 532,240 48

THE LONDON ASSURANCE—*Continued.*

General Business Statement for the Year ending December 31, 1917.

FIRE DEPARTMENT.

The premium income of the year, after deduction of reassurances and returns amounted to £872,725 3s. 0d., and the losses inclusive of all claims to the 31st December, 1917 to £415,289 5s. 7d.

The Balance at the credit of the fund, after transferring £84,993 13s. 1d. to Profit and Loss amounted on the 31st December, 1917, to £900,000.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1917, after transferring £190,000 to General Reserve, £75,000 to Investments Depreciation and Contingencies Account, writing £20,000 off Premises Account and setting aside £100,000 for Income Tax and Excess Profits Tax payable in 1918, was £188,786 7s. 5d., out of which the directors now recommend a dividend of 22 per cent, being £2 15s. 0d. per share, payable as follows: £1 7s. 6d. on the 1st April, and £1 7s. 6d. on the 1st October, free of Income tax.

FIRE ACCOUNT.

	£	s. d.	£	s. d.		£	s. d.
Amount of Fire Insurance Fund at Dec. 31, 1916—					Losses after deduction of reassurances and salvages		415,289 5 7
Reserve for unexpired risks	401,918 13 8				Contributions to Fire Brigades	£ 2,507 14 3	
Additional reserve	418,081 6 4				Colonial and foreign taxes	18,932 12 1	
			820,000 0 0		Expenses	156,351 3 10	
							177,791 10 2
Premiums after deduction of reassurances, and returns			872,725 3 0		Commission		143,748 19 4
Interest and dividends	£ 34,092 13 6				Bad debts		11 11
Less Income tax	4,993 16 5				Carried to Profit and Loss Account		84,993 13 1
			29,098 17 1		Amount of the fund at this date, as per Balance Sheet—		
					Reserve for unexpired risks, being 50 per cent of premium income for the year	£ 436,362 11 6	
					Additional reserve	463,637 8 6	
							900,000 0 0
			£ 1,721,824 0 1				£ 1,721,824 0 1

THE LONDONASSURANCE—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance of account at Dec. 31, 1916	184,875	6	4
Interest and dividends not carried to other Accounts £ 57,405 5 1			
Less Income tax 8,322 4 3	49,083	0	10
Transferred from Life Account	15,000	0	0
" Fire Account	84,993	13	1
" Marine Account	239,461	4	8
Transfer fees	28	2	6
	£ 573,441	7	5

	£	s.	d.
Dividends to shareholders	89,655	0	0
Provision for Income Tax and Excess Profits Tax payable in 1918	100,000	0	0
Transferred to Investments Depreciation and Contingencies Account	75,000	0	0
Transferred to General Reserve	100,000	0	0
Written off premises account	20,000	0	0
Balance as per Balance Sheet	188,786	7	5
	£ 573,441	7	5

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Shareholders' capital, £896,550 of which is paid up	448,275	0	0
General Reserve Fund	650,000	0	0
Life Assurance Fund	2,754,366	18	7
Capital and Leasehold Redemption Fund	18,260	15	0
Accident Fund	37,897	3	1
Fire Fund	900 000	0	0
Marine Fund	1,350,000	0	0
Investments Depreciation and Contingencies Account	300,000	0	0
Profit and Loss	188,786	7	5
	£ 6,647,586	4	1
Outstanding life claims £ 47,826 2 2			
" fire losses 89,309 0 0			
" accident losses 2,837 0 0			
" marine losses 26,034 5 7			
" dividends to shareholders 5,377 10 0			
Outstanding Income Tax and Excess Profits Tax. 100,000 0 0			
Fire premiums due to other companies	83,622	15	1
Fire premiums in advance	169	19	6
Accident premiums due to other companies	1,577	16	4
Life premiums paid in advance	31	2	0
Marine premiums due to other companies	380,514	9	1
Clerks' Savings Fund	5,033	7	7
Interest paid in advance	775	1	1
Aircraft premiums due to Government	2,136	5	10
Aircraft commission due to agents	836	16	2
	746,081	10	5

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom £ 606,201 9 10			
Loans on parochial and other public rates 31,475 9 4			
Loans on life interests 155,870 11 5			
Loans on reversions 71,214 15 4	864,762	5	11
Loans on stocks and shares	39,179	10	0
Loans on life policies of the corporation within their surrender values	105,200	19	1
Loans on personal security	4,000	0	0
Investments, viz.:—			
Deposit with the High Court	18,024	0	0
British Government securities	1,716,770	8	5
Municipal and County securities, United Kingdom	11,507	10	0
Indian and Colonial Government securities	234,198	6	8
" Provincial "	44,541	9	0
" Municipal "	180,832	6	0
Foreign Government securities	326,979	10	9
" Provincial "	48,500	0	0
" Municipal "	270,665	0	3
Railway and other debentures and debenture stocks, Home and Foreign	1,164,306	14	11
Railway and other preference and guaranteed stocks, Home and Foreign	100,959	19	2
Railway and other ordinary stocks	206,530	0	0
Freehold ground rents	180,378	5	6

Leasehold ground rents		114,089 5 7	
Freehold premises		45,679 0 0	
Leasehold premises		11,000 0 0	
Life interests		1,637 17 3	
Reversions		12,240 4 1	
Agents' Balances, viz.:—			
Life	£ 20,061 15 1		
Fire	207,581 10 8		
Marine	359,709 6 3		
Accident	3,999 13 5		
		591,355 5 5	
Marine reassurances recoverable		237,024 3 6	
Fire reassurances recoverable		7,650 0 0	
Outstanding premiums—			
Life	£ 11,799 18 6		
Fire	4,493 17 11		
Marine	259,867 1 1		
Capital redemption	214 16 2		
		276,375 13 8	
Outstanding interest		8,379 5 1	
Fire premiums due by other companies		55,672 16 2	
Accident premiums due by other companies		1,146 0 7	
Cash—			
On deposit	£ 182,010 0 0		
On hand and on current accounts	322,297 3 7		
		504,337 3 7	
Bills receivable		9,287 12 1	
Policy stamps		457 1 10	
£ 7,393,667 14 6		£ 7,393,667 14 6	

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
General Manager—HERBERT C. THISELTON.
Secretary—DAVID HERON, M.A., D.Sc.
Principal Office—London, Eng.
Chief Agent for Canada—GEORGE WEIR.
Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

CAPITAL.

Amount of joint stock authorized	£	250,000	$ 1,216,666 67
Amount subscribed		194,763	947,846 60
Amount paid in cash		119,763	582,846 60

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 563,866 59

Other Assets in Canada.

Mortgage loans on real estate, first liens		4,000 00
Market value of bonds on deposit with New Brunswick Government. (*For details, see Schedule B*)		7,200 00
Market value of bonds held by the Company. (*For details, see Schedule C.*)		61,572 19
Cash at head office in Canada		18,707 43
Cash in banks, viz:—		
Bank of Nova Scotia, Toronto	$ 126,013 21	
Canadian Bank of Commerce, Toronto	65,453 31	
Total cash in banks		191,466 52
Cash on deposit with Province of Manitoba (Workmen's Compensation)		5,000 00
Associated Companies, Manitoba		12,289 47
Office furniture, $4,000; plans, $5,000		9,000 00
Agents' balances and premiums uncollected, viz.:—		
Fire ($15,146.22 on business prior to Oct. 1, 1917)	$ 86,170 94	
Accident ($4,285.29 on business prior to Oct. 1, 1917)	11,072 15	
Automobile, including Fire Risk, ($1,336.88 on business prior to Oct. 1, 1917)	4,233 40	
Automobile, excluding Fire Risk ($891.57 on business prior to Oct. 1, 1917)	7,335 40	
Employers' Liability ($5,078.13 on business prior to Oct. 1, 1917)	39,022 42	
Guarantee ($3,929.03 on business prior to Oct. 1, 1917)	11,871 97	
Sickness ($1,247.69 on business prior to Oct. 1, 1917)	7,179 33	
Total		166,885 61
Agency adjustments		375 70
Total assets in Canada		$ 1,040,363 51

LIABILITIES IN CANADA.

Unsettled claims, viz:—		
Fire, unadjusted	$ 84,671 35	
Accident, unadjusted	25,830 50	
Automobile (including Fire Risk), unadjusted	645 94	
Automobile (excluding Fire Risk), unadjusted	3,573 00	
Employers' Liability, unadjusted	159,013 86	
Guarantee, unadjusted	19,875 00	
Guarantee, resisted, in suit	25,000 00	
Sickness, unadjusted	3,945 00	
Total net amount of unsettled claims		$ 322,554 65

The London Guarantee and Accident—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums:—		
Fire	$ 192,878 48	
Accident	51,960 92	
Automobile (including Fire Risk)	5,926 83	
Automobile (excluding Fire Risk)	21,634 22	
Employers' Liability	43,667 29	
Guarantee	34,414 41	
Sickness	13,592 15	
Total, $364,074.30; carried out at 80 per cent		$ 291,259 44
Salaries, rent, etc., due and accrued		4,000 61
Taxes due and accrued		10,366 90
Reinsurance premiums due		1,932 25
Total liabilities in Canada		$ 630,113 85

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	286,491 01	134,228 45	22,091 24	51,121 88	375,825 73	107,881 15	27,392 39
Less reinsurance	3,616 60	3,084 56	9,493 77		1,056 80	6,369 31	
Less return premiums	31,271 92	1,244 10	1,977 89	4,833 00	5,629 68	12,585 45	234 47
Total deduction	34,888 52	4,328 66	11,471 66		6,686 48	18,954 76	
Net cash received	251,602 49	129,899 79	10,619 58	46,288 88	369,139 25	88,926 39	27,157 92

Net cash received for premiums for all classes of business	$ 923,634 30
Cash received for interest on investments	2,677 99
Total income in Canada	$ 926,312 29

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Employers' Liability.	Guarantee	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	10,866 55	13,237 28	125 00	643 57	72,038 58	8,550 27	3,495 00
Paid for claims occurring during the year	75,085 24	51,511 63	5,994 65	7,858 72	116,252 93	14,069 24	8,533 23
Less reinsurances	971 30	1,584 07	1,844 37			5,796 54	158 69
Net payment for said claims	74,113 94	49,977 56	4,150 28			8,272 70	8,374 54
Total net payment for claims	84,980 49	63,214 84	4,275 28	8,502 29	188,291 51	16,822 97	11,869 54

Total net payments for claims for all classes of business $ 377,956 92

The London Guarantee and Accident—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Commission and brokerage: Fire, $44,330.50; Other, $145,891.04	$	190,221 54
Taxes: Fire, $5,334.44; Other, $16,195.62		21,530 06
Salaries, fees and travelling expenses, Fire: Salaries, head office, $13,779.25; travelling expenses, officials, $2,420.12		16,199 37
Salaries, fees and travelling expenses; Other: Salaries, head office $58,392.06, auditors' fees, $600; travelling expenses, officials, $7,477.48		66,469 54
Miscellaneous expenditure: Fire, viz.: Advertising, $1,013.85; maps and plans $2,344.44; postage, telegrams, telephones and express, $494.09; printing and stationery, $1,814.04 rents, $1,494.09; sundries, $2,871.47		10,031 98
Miscellaneous expenditure: Other, viz.: Advertising, $1,788.91; legal expenses, $678.56; postage, telegrams, telephones and express, $3,800.01; printing and stationery, $7,780.79; rents, $5,992.43; sundries, $7,800.69; agency charges, $65.61; Workmen's Compensation Board, Manitoba, $1,677.71		29,584 71
Total expenditure in Canada	$	711,994 12

The London Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile (including Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	1,746	12,316,275	105,850 44	5,234	15,125,950	114,018 65	571	516,293	10,199 51
Taken in 1917—New	7,142	37,798,127	414,026 13	3,500	4,990,650	37,186 09	1,414	1,407,897	26,910 90
Renewed				7,475	18,278,550	115,155 43			
Totals	8,888	50,114,402	519,876 57	16,209	38,395,150	266,360 17	1,985	1,924,190	37,110 41
Less ceased	1,186	23,019,780	185,061 80	9,507	21,039,700	158,535 02	789	684,691	13,967 17
Gross in force at end of 1917	7,702	27,094,622	334,814 77	6,702	17,355,450	107,825 15	1,196	1,239,499	23,143 24
Less reinsured		361,700	3,616 60		574,500	3,903 31		618,799	11,289 58
Net inforce at end of 1917	7,702	26,732,922	331,198 17	6,702	16,780,950	103,921 84	1,196	620,700	11,853 66

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premium
		$	$ cts.		$	$ cts.
Gross in force at end of 1916	402	4,020,000	30,835 37	606	6,060,000	77,338 45
Taken in 1917—						
New	966	9,660,000	56,918 23	624	6,240,000	95,189 08
Renewed	85	850,000	11,299 33			
Totals	1,453	14,530,000	99,052 93	1,230	12,300,000	172,527 53
Less ceased	837	8,365,000	55,784 48	632	6,320,000	76,887 80
Gross in force at end of 1917	616	6,165,000	43,268 45	598	5,980,000	95,639 73
Less reinsured					40,000	1,056 80
Net in force at end of 1917	616	6,165,000	43,268 45	598	5,940,000	94,582 93

The London Guarantee and Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.			
	Guarantee.			Sickness.
	No.	Amount.	Premiums.	Premiums.
		$	$ cts.	$ cts.
Gross in force at end of 1916	3,894	37,655,997	174,129 66	24,092 46
Taken in 1917—				
New	2,541	18,531,428	59,913 17	7,566 33
Renewed	3,413	21,247,913	79,637 24	25,674 80
Totals	9,848	77,435,338	313,680 07	57,333 59
Less ceased	4,912	43,738,390	237,765 82	30,149 29
Gross in force at end of 1917	4,936	33,696,948	75,914 25	27,184 30
Less reinsured		2,146,650	9,195 23	
Net in force at end of 1917	4,936	31,550,298	66,719 02	27,184 30

Schedule A.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Fort William, 1935, 4½ p.c.	$ 7,300 00	$ 6,424 00
Fort William, 1940, 4½ p.c.	12,166 66	10,463 33
Medicine Hat, 1934, 5 p.c.	8,273 33	7,446 00
Medicine Hat, 1944, 5 p.c.	46,720 00	40,646 40
Medicine Hat, 1954, 5 p.c.	37,473 33	32,227 06
Moosejaw, 1952, 4½ p.c.	1,460 00	1,299 40
Moosejaw, 1953, 5 p.c.	59,373 33	52,842 25
New Westminster, 1932, 4½ p.c.	486 67	413 67
New Westminster, 1941, 4½ p.c.	1,460 00	1,182 60
New Westminster, 1961, 4½ p.c.	1,946 67	1,498 94
New Westminster, 1962, 4½ p.c.	25,306 66	19,486 13
New Westminster, 1943, 5 p.c.	5,840 00	5,080 80
New Westminster, 1962, 5 p.c.	5,840 00	4,905 60
New Westminster, 1963, 5 p.c.	12,653 33	10,628 80
Regina, 1943/1963, 5 p.c.	48,666 67	43,800 00
Saskatoon, 1941/1961, 5 p.c.	48,666 67	42,340 00
Municipalities or Districts—		
Greater Winnipeg, W. Dist., 1954, 4½ p.c.	47,206 67	40,597 74
Point Grey, 1960, 4½ p.c.	12,166 67	9,368 34
Point Grey, 1961, 4½ p.c.	12,166 67	9,368 34
Point Grey, 1953, 5 p.c.	9,246 67	7,859 67
Point Grey, 1961, 5 p.c.	37,473 33	31,852 33
Point Grey, 1962, 5 p.c.	50,613 33	42,515 20
South Vancouver, 1961, 4 p.c.	24,333 33	17,033 33
South Vancouver, 1962, 5 p.c.	97,333 33	82,733 33
Vancouver and Districts Joint Sewage and Drainage (g't'd. by Prov. of British Columbia), 1954, 4½ p.c.	48,666 67	41,853 33
Total on deposit with Receiver General	$ 662,839 99	$ 563,866 59

The London Guarantee and Accident—*Concluded.*

Schedule B.

Bonds on deposit with New Brunswick Government, viz.:—

	Par value.	Market value.
Prov. of New Brunswick, 1941, 3 p.c.	$ 9,500 00	$ 6,840 00
Prov. of New Brunswick, 1942, 3 p.c.	500 00	360 00
Total on deposit with New Brunswick Government	$ 10,000 00	$ 7,200 00

Schedule C.

Bonds held by the company, viz.:—

Governments—		
Dom. of Canada War Loan, 1937, 5 p.c.	$ 27,000 00	$ 25,876 21
Dom. of Canada Victory Loan, (10 p.c. of subscription) ,1937, 5½ p.c.	10,000 00	10,000 00
Cities—		
Calgary, 1933, 5 p.c.	9,733 33	9,051 99
Edmonton, 1930, 4½ p.c.	9,733 33	8,565 33
Regina, 1950, 4½ p.c.	9,733 33	8,078 66
Total held by the company	$ 66,199 99	$ 61,572 19

(*For General Business Statement, see Appendix.*)

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—JOHN H. CLAYTON.
General Manager and Secretary—F. W. P. RUTTER.
Principal Office—Liverpool, Eng.
Chief Agent in Canada—ALFRED WRIGHT.
Head Office in Canada—Toronto.

(Established December 10, 1361. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£ 3,000,000 0	$14,600,000 00
Amount subscribed	2,641,250 0	12,854,083 33
Amount paid thereon in cash	313,282 10	1,524,642 59

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule A*)		$ 704,926 29

Other Assets in Canada.

Market value of bonds and debentures held by the company, (*For details, see Schedule B*)		49,100 00
Cash at head office and branches in Canada		7,633 86
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 69,974 64	
Dominion Bank, Winnipeg	15,301 16	
Bank of British North America, Montreal	53,328 03	
Merchants Bank of Canada, Vancouver	26,467 16	
Total cash in banks		165,070 99
Interest accrued		5,744 25
Agents' balances and premiums uncollected ($20,491.81 on business issued prior to October 1, 1917)		125,109 19
Total assets in Canada		$ 1,057,584 58

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 62,678 00	
Net amount of claims, resisted, in suit	2,100 00	
Total net amount of unsettled claims		$ 64,778 00
Reserve of unearned premiums, $603,643.67; carried out at 80 per cent		482,914 94
Taxes due and accrued		13,850 00
Total liabilities in Canada		$ 561,542 94

INCOME IN CANADA.

Gross cash received for premiums	$ 974,791 17	
Deduct reinsurances, $53,907.28; return premiums, $128,841.45	182,748 73	
Net cash received for premiums		$ 792,042 44
Cash received for interest on investments		35,158 43
Endorsement fees		59 43
Total income in Canada		$ 827,260 30

London and Lancashire—*Continued.*

EXPENDITURE IN CANADA

Amount paid for claims occurring in previous years	$ 136,976 57	
Deduct reinsurances	16,334 61	
Net amount paid for said claims	$ 120,641 96	
Amount paid for claims occurring during the year	$ 311,451 86	
Deduct reinsurances	23,374 91	
Net amount paid for said claims	$ 288,076 95	
Total net amount paid for claims		$ 408,718 91
Commission or brokerage		152,700 37
Paid for salaries: head office officials, $29,509.64; agents (branches), $20,739.33		50,248 97
Taxes		20,972 93
Miscellaneous expenditure, viz.:—Advertising, $2,600.89; rent, $5,798.10; maps and plans, $803.59; inspections and surveys, $2,439.97; postage, telegrams, telephones and express, $3,029.66; underwriters' associations, $10,628.05; office expenses, $6,412.75; sundries, $417.29; legal expenses, $44.37; office furniture and fixtures, $373.16; stationery and printing, $4,657.87		37,205 70
Total expenditure in Canada		$ 669,846 88

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1916	$106,459,308	$1,153,323 62
Taken during 1917, new and renewed	101,297,986	986,702 67
Total	$207,757,294	$2,140,026 29
Deduct terminated	86,985,806	886,695 12
Gross in force at December 31, 1917	$120 771,488	$1,253,331 17
Deduct reinsured	7,482,105	52,880 52
Net in force at December 31, 1917	$113,289,383	$1,200,450 65

Schedule A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Dominion of Canada stock, 1938, 3 p.c.	$ 20,200 00	$ 21,608 00
Dominion of Canada War Loan, 1925, 5 p.c.	50,000 00	49,500 00
Dominion of Canada War Loan, 1931, 5 p.c.	10,000 00	9,550 00
Dominion of Canada War Loan, 1937, 5 p.c.	15,000 00	14,268 75
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,000 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	21,549 60
Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c.	49,333 33	45,386 66
Province of Ontario stock, 1947, 4 p.c.	29,200 00	24,820 00
Province of Saskatchewan, 1919, 4½ p.c.	24,333 33	23,846 66
British Government local loans, 1912, or later, 3 p.c.	26,766 67	16,060 00
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.	34,066 67	19,758 65
British Govt. War Loan, 1929 1947, 5 p.c	24,333 33	23,116 67
Cities—		
Calgary, 1932, 4½ p.c.	4,866 67	4,282 67
Calgary, 1942, 4½ p.c.	19,466 67	16,352 00
Columbia (now Grand Forks, B.C.) 1920, 6 p.c.	3,000 00	2,940 00
Edmonton, 1919, 4½ p.c.	742 96	720 67
Edmonton, 1920, 4½ p.c.	1,727 08	1,658 00
Grand Forks, B.C., 1918, 6 p.c.	11,000 00	10,890 00
Guelph, 1935, 4½ p.c.	10,000 00	9,200 00
St. Catharines, 1941, 5½ p.c.	324 38	10,840 60
St. Catharines, 1941–1945, 5½ p.c.	10,000 00	
Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Toronto, 1944, 3½ p.c.	24,333 33	18,980 00
Toronto, 1921, 4 p.c.	4,866 67	4,720 67
Toronto, 1948, 4½ p.c.	24,333 33	22,630 00
Toronto (North Toronto), 1935 to 1942, 4½ p.c.	20,246 58	18,829 32
Vancouver, 1948, 4 p.c.	4,866 67	3,698 67
Winnipeg, 1940, 4 p.c.	14,600 00	12,264 00

London and Lancashire—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Concluded.*—

	Par value.	Market value.
Towns—		
Estevan, 1924, 5 p.c.	$ 1,225 86	$ 1,127 79
Estevan, 1926, 5 p.c.	1,621 82	1,492 07
Estevan, 1929 to 1934, 5 p.c.	8,588 07	7,471 62
Gleichen, Alta, 1918 to 1931, 6 p.c.	14,587 55	14,004 05
Kerrobert, Sask., 1930, 6½ p.c.	559 16	553 57
Kerrobert, Sask., 1936, 6½ p.c.	815 90	807 74
Kerrobert, Sask., 1937, 6½ p.c.	868 94	860 25
Melfort, Sask., 1918 to 1930, 5 p.c.	3,166 10	3,007 80
Morse, Sask., 1918 to 1921, 7 p.c.	628 53	628 53
Morse, Sask., 1918 to 1922, 7 p.c.	1,900 00	1,900 00
Morse, Sask., 1918 to 1927, 7 p.c.	900 00	900 00
Ogema, Sask., 1928 to 1931, 7 p.c.	1,481 75	1,481 75
Ogema, Sask., 1933, 7 p.c.	468 07	468 07
Ogema, Sask., 1935, 7 p.c.	535 90	535 90
Radville, Sask., 1918 to 1926, 7 p.c.	6,029 55	6,029 55
Radville, Sask., 1918-1926, 7 p.c.	1,500 00	1,500 00
District—		
Greater Winnipeg Water, 1922, 5 p.c.	10,000 00	9,900 00
School—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c..	68,133 34	55,869 34
Railways—		
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c.	38,933 33	28,032 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c.	58,400 00	41,464 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.	38,933 34	28,810 67
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c..	24,333 33	20,440 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	$ 830,831 54	$ 704,926 29

Schedule B.

Bonds and debentures held by the Company:—

Dominion of Can. Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	$ 5,000 00	$ 5,000 00
Anglo-French External Loan, 1920, 5 p.c.	15,000 00	14,100 00
Dominion Permanent Loan Co., 1919, 4 p.c.	10,000 00	10,000 00
Standard Reliance Mortgage Corp., 1918, 5 p.c.	20,000 00	20,000 00
Total par and market values	$ 50,000 00	$ 49,100 00

(*For General Business Statement, see Appendix.*)

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. H. C. CARSON.

Vice-President—R. HOME SMITH.

Managing Director—F. D. WILLIAMS.

Secretary—A. V. STAMPER.

Principal Office—Toronto, Ont.

Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the consolidated statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed	100,000 00
Amount paid thereon in cash	19,256 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by company (Head Office Building)		$ 124,227 08
Loans secured by way of mortgages on real estate, first liens		14,637 50
Loan secured by stock (*For details, see Schedule A.*)		700 00
Book value of bonds and debs. (*For details, see Schedule B*)		173,524 00
Book value of stocks (*For details, see Schedule C.*)		63,600 00
Cash at head office and Montreal branch		5,514 98
Cash in banks:—		
Union Bank of Canada, Toronto	$ 6,694 33	
Merchants Bank of Canada, Toronto, savings account	6,634 48	
Merchants Bank of Canada, Toronto, current account	34,141 14	
Royal Bank of Canada, Toronto	5,170 40	
Total cash in banks		52,640 35
Total ledger assets		$ 434,843 91
Deduct market value of stocks under book value		3,750 00
		$ 431,093 91

OTHER ASSETS.

Interest accrued	2,351 40
Rents due	420 00
Agents' balances and premiums uncollected ($320.83 on business prior to Oct. 1, 1917)	54,828 52
Office furniture and plans	10,000 00
Reinsurance losses due	685 08
Unassessed premium notes on hand on which policies are issued	152,836 02
Total assets	$ 652,214 93
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of claims	152,836 02
Balance, net admitted assets	$ 499,378 91

THE LONDON MUTUAL—*Continued.*

LIABILITIES.

Net amount of claims, unadjusted ($350 accrued prior to 1917)		$ 27,810 56
Reserve of unearned premiums, $348,869.40; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed)		279,095 52
Due and accrued for salaries, rents, etc.		4,633 27
Reinsurance premiums, due		9,480 11
Taxes due and accrued		5,566 94
Interest accruing on mortgage on building		710 94
Suspense account		22 00
Investment reserve		15,000 00
Total liabilitiesa		$ 342,319 34
Excess of assets over liabilities		$ 157,059 57
Capital stock paid in cash		19,250 00
Surplus over liabilities and capital		$ 137,809 57

INCOME.

Gross cash received for premiums	$ 702,359 48	
Deduct reinsurances, $243,319.18; return premiums, $87,687.30	331,006 48	
Total net cash received for premiums		$ 371,353 00
Received for interest on investments and dividends		9,558 72
Profit on sale of securities		280 46
Transfer fees		133 96
Total		$ 381,326 14
Received for calls on capital		1,750 00
Total income		$ 383,076 14

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 14,812 95	
Deduct savings and salvage, $242.40; reinsurance, $2,503.80	2,746 20	
Net amount paid for said claims	$ 12,066 75	
Amount paid for claims occurring during the year	$ 305,370 10	
Deduct savings and salvage, $499.56; and reinsurances, $123,089.15	123,588 71	
Net amount paid for said claims	$ 181,781 39	
Total net amount paid for claims		$ 193,848 14
Commission or brokerage		64,868 60
Paid for: Salaries of H. O. officials, $43,146.15; general and special agents, $7,574.09; directors' fees, $2,100; auditors' fees, $908.45; travelling expenses, officials, $1,828.17		55,556 86
Taxes		10,958 85
Miscellaneous expenditure, viz.: Advertising, $5,154.90; furniture and fixtures, $750; inspections and surveys, $3,344.73; legal fees, $1,107.58; office expenses, $1,188.32; postage, telegrams, telephones and express, $4,477.77; printing and stationery, $6,136.33; rents, $4,222.36; underwriters' boards, tariff associations, etc., $686.35; bank exchange and discount, $441.30; agents' bonds, $427.70; maps and plans, $2,117.30; trade reports, $522.66; sundries, $2,081; expense of H. O. building, $2,729.85		35,188 15
Total expenditure		$ 360,420 60

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 199,908 37
Amount of commission thereon	55,060 62
Amount of losses recovered from said companies	120,170 83
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $184,040.08; carried out at 80 per cent	147,232 06
Amount of losses due and recoverable from such companies	10,680 43
Amount of reinsurance premiums payable to such companies	9,480 11

The London Mutual—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916		$ 395,944 50
Amount of cash income as above		383,076 14
Appreciation in ledger asset		20,250 00
Total		$ 799,270 64
Amount of expenditure as above	$ 360,420 60	
Amount written off ledger assets	4,006 13	
Total		364,426 73
Balance, net ledger assets, at December 31, 1917		$ 434,843 91

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916	103,813,407	998,323 43
Taken in 1917, new and renewed	72,783,572	698,740 30
Totals	176,596,979	1,697,063 73
Less ceased	67,544,504	644,713 87
Gross in force at end of 1917	109,052,475	1,052,349 86
Less reinsured	44,593,439	368,604 96
Net in force at end of 1917	64,459,036	683,744 90

Schedule A.

Loan secured by stock, viz.:—

	Par value.	Amount loaned.
98 shares Sovereign Fire Ins. Co. stock	$ 3,920 00	$ 700 00

Schedule B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book and market value.
City—		
Victoria, 1952, 4 p.c.	$ 6,000 00	$ 4,620 00
Towns—		
Dauphin, Man., 1925, 5 p.c.	8,000 00	7,360 00
Springhill, N.S., 1933, 4 p.c.	24,000 00	19,680 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1920, 5 p.c.	7,500 00	7,500 00
Huron and Erie Mortgage Corp., 1919, 4½ p.c.	8,000 00	8,000 00
Ontario Loan and Debenture Co., 1919, 4 p.c.	8,000 00	8,000 00
Total on deposit with Receiver General	$ 61,500 00	$ 55,160 00
Held by the Company—		
Government—		
Dominion of Canada Victory Loan, 1937, 5½ p.c.	17,750 00	17,750 00
Cities—		
Nanaimo, 1950, 5 p.c.	5,000 00	4,250 00
Nelson, 1928, 5 p.c.	10,000 00	9,000 00
Nelson (Street Ry.), 1930, 5 p.c.	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.	5,000 00	4,100 00
Towns—		
Hawkesbury, 1920 to 1929, 6 p.c.	3,850 12	3,926 12
Kincardine, 1938, 5 p.c.	3,000 00	2,820 00

THE LONDON MUTUAL—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded*, viz.:—

Held by the Company—Concluded.

	Par value.	Book and market value.
Miscellaneous—		
Canada Permanent Mortgage Corp., 1920, 4 p.c.	$ 12,500 00	$ 12,500 00
City Central Real Estate Co., (Cum. Income bonds), 1946, 6 p.c.	11,612 50	5,806 25
Interurban Electric Co., Ltd., prior lien, 1914, 5 p.c.	9,361 21	3,112 21
Lewis Building Co., consolidated mtge., 1952, 5 p.c.	12,000 00	9,960 00
Mexican Northern Power Co., 1st mtge., 1939, 5 p.c.	10,000 00	1,200 00
Mississippi River Power Co., 1st mtge., 1951, 5 p.c.	10,000 00	7,600 00
National Brick Co., of Laprairie, Que., Ltd., 1st mtge., 1951, 6 p.c.	6,000 00	1,440 00
Ontario and Manitoba Flour Mills, Ltd., 1st mtge., 1930, 6 p.c.	5,000 00	4,800 00
St. Maurice Valley Cotton Mills Co., Ltd., 1st mtge., 1952, 6 p.c.	10,000 00	7,400 00
Railway—		
Canadian Northern Western Railway, 1st mtge., deb. stk., (g'teed by Province of Alberta). 1942, 4½ p.c.	22,255 27	18,694 42
Total par, book and market values	$ 219,329 10	$ 173,524 00

SCHEDULE C.

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
300 shares International Assets, Limited	$ 7,500 00	$ 3,750 00	$
1,275 shares Canada Hail Ins. Co.,	127,500 00	58,500 00	58,500 00
50 shares Wabasso Cotton Co. (Common)	5,000 00	1,350 00	1,350 00
Total par, book and market values	$ 140,000 00	$ 63,600 00	$ 59,850 00

*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—ROBERT BARING.
Principal Office—20 Old Broad Street, London, England.
Chief Agents in Canada—Messrs. REED, SHAW and McNAUGHT.
Head Office in Canada—Toronto.

(Established July 30, 1836 and incorporated in January, 1881. Commenced business in Canada December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,000,000
Amount paid thereon in cash	600,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1941, 4 p.c.	$ 27,000 00	$ 23,490 00	
British War Loan Stock, 1929/1947, 4½ p.c.	85,410 00	81,140 00	
Canadian Northern Railway (Ont. Div.), 1st mtge., (g'teed by Province of Manitoba), 1930, 4 p.c.	4,866 67	4,185 34	
Total on deposit with Receiver General	$ 117,276 67	$ 108,815 34	
Carried out at market value			$ 108,815 34

Other Assets in Canada.

Cash in Royal Bank of Canada, Toronto		16,947 51
Agents' balances and premiums uncollected, viz.:—		
Automobile (including Fire Risk)	$ 7,158 84	
Inland Transportion	7,886 46	
Total		15,045 30
Total assets in Canada		$ 140,808 15

LIABILITIES IN CANADA.

Net amount of automobile (including Fire Risk) claims, unadjusted	$ 8,400 00
Reserve of unearned premiums: automobile (including Fire Risk), $31,160.33; carried out at 80 per cent	24,928 26
Taxes due and accrued	10,000 00
Total liabilities in Canada	$ 43,328 26

INCOME IN CANADA.

Automobile Risks (including Fire Risk).

Gross cash received for premiums	$ 93,672 81
Deduct reinsurances, $344.58; return premiums, $33,506.20	33,850 78
Net cash received for said premiums	$ 59,822 03

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation Insurance for which it was already licensed, but to December 31, 1917, the only fire insurance business transacted in Canada was in connection with automobile insurance.

The Marine—*Concluded.*

Inland Transportation Risks.

Gross cash received for premiums	$ 44,929 10	
Deduct reinsurances, $6,365.48; return premiums, $474.23	6,839 71	
Net cash received for said premiums	$ 38,089 39	
Total net cash received for premiums		$ 97,911 42
Interest		961 19
Total income in Canada		$ 98,872 61

EXPENDITURE IN CANADA.

Automobile Risks (including Fire Risk).

Amount paid for claims occurring in previous years	$ 5,067 14	
Deduct savings and salvage	12 00	
Net amount paid for said claims	$ 5,055 14	
Amount paid for claims occurring during during the year	$ 23,220 34	
Deduct savings and salvage	560 32	
Net amount paid for said claims	$ 22,660 02	
Net amount paid for automobile claims	$ 27,715 16	
Amount paid for inland transportation claims occurring during the year	200 00	
Total net amount paid for claims		$ 27,915 16
Paid for commission or brokerage, (other)		23,306 22
Paid for taxes and fees, (other)		2,944 96
Paid for travelling expenses of agents., (other)		58 00
Miscellaneous expenditure, (other), viz.: Advertising, $17.38; inspections and surveys, (record work), $675; legal expenses, $5.10; postage, telegrams, telephones and express, $574.01; printing and stationery, $113.23; underwriters' boards, tariff associations, $389.54; loss expenditure, $1,022.16		2,796 42
Total expenditure in Canada		$ 57,020 76

RISKS AND PREMIUMS IN CANADA.

Automobile Risks (including Fire Risk).

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 2,003,179	$ 58,043 42
Taken during the year, new and renewed	3,871,433	96,842 54
Total	$ 5,874,612	$ 154,885 96
Deduct terminated	3,519,975	92,565 29
Gross and net in force at Dec. 31, 1917	$ 2,354,637	$ 62,320 67

Inland Transportation Risks.

Policies taken during the year, new and renewed	$140,119,737	$ 49,895 60
Deduct terminated	140,119,737	49,895 60

(*For General Business Statement, see Appendix.*)

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. A. SIMS.

Secretary—ALFRED WRIGHT.

Head Office—Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized		$ 500,000 00
Amount subscribed		250,000 00
Amount paid thereon in cash		50,000 00

(*For List of Shareholders, see Appendix*).

ASSETS.

Book value of bonds and debs. (*For details, see Schedule A.*)		$ 448,197 78
Cash at head office and branches		1,470 53
Cash at Liverpool for investment		10,194 15
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 76,533 61	
Union Bank, Winnipeg	12,916 72	
Merchants Bank, Vancouver	16,766 19	
Royal Bank, Montreal	3,421 97	
Total cash in banks		109,638 49
Total ledger assets		$ 569,500 95
Deduct market value of bonds and debentures under book value		95,144 18
		$ 474,356 77

OTHER ASSETS.

Interest accrued	5,536 63
Agents' balances and premiums uncollected ($3,134.13 on business prior to Oct. 1, 1917)	40,701 83
Amount due for reinsurance losses	231 53
Total assets	$ 520,826 76

LIABILITIES.

Net amount of claims, unadjusted	$ 24,905 51	
Net amount of claims, resisted, in suit	850 00	
Net amount of losses, resisted, not in suit	500 00	
Total net amount of unsettled claims		$ 26,255 51
Reserve of unearned premiums, $195,021.29; carried out at 80 per cent		156,017 03
Taxes due and accrued (estimated)		3,415 00
Borrowed money (advanced by London and Lancashire Fire Ins. Co.)		3,000 00
Total liabilities (excluding capital stock)		$ 188,687 54
Excess of assets over liabilities		$ 332,139 22
Capital stock paid in cash		50,000 00
Surplus over liabilities and capital		$ 282,139 22

THE MERCANTILE—*Continued.*

INCOME.

Gross cash received for premiums	$ 312,245 43	
Deduct reinsurance, $10,651.67; return premiums, $37,691.38	48,343 05	
Total net cash received for premiums		$ 263,902 38
Received for interest on investments		17,394 96
Endorsement fees		19 18
Total income		$ 281,316 52

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 15,745 85	
Deduct reinsurances	14 33	
Net amount paid for said claims	$ 15,731 52	
Amount paid for claims occurring during the year	$ 110,294 54	
Deduct reinsurances	17,702 11	
Net amount paid for said claims	$ 92,592 43	
Total net amount paid for claims		$ 108,323 95
Commission or brokerage		54,878 65
Salaries of home office officials, general and special agents		16,659 66
Taxes		6,883 19
Dividends		25,000 00
Miscellanous expenditure, viz.: Postage, telegrams, telephones, and express, $981.97; printing and stationery, $1,120.83; advertising, $1,216.69; inspections and surveys, $925.45; maps and plans, $317.59; underwriters' boards, tariff associations, etc., $4,100.80; rents, $1,824.47; office furniture and fixtures, $116.96; legal expenses, $139.50; office expenses, $3,049.26		13,793 52
Total expenditure		$ 225,538 97

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1916	$ 510,723 40
Amount of income as above	281,316 52
Total	$ 792,039 92
Amount of expenditure as above	225,538 97
Balance, net ledger assets, December 31, 1917 ($569,500.95, less $3,000 borrowed money)	$ 566,500 95

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 119,483 00
Amount of commission thereon	35,710 00
Amount of losses recovered from said companies	51,264 00
Amount of losses due and recoverable	19,526 00

RISKS AND PREMIUMS.

Fire Risks.	No.	Amount.	Premiums.
		$	$ cts.
Gross policies in force at December 31, 1916	16,727	35,059,399	366,995 52
Taken during the year—new and renewed	10,090	31,893,209	312,479 60
Total	26,817	66,952,608	679,475 12
Deduct terminated	9,859	28,535,825	293,279 10
Gross in force at end of year	16,958	38,416,783	386,196 02
Deduct reinsured		1,897,612	8,833 39
Net in force at December 31, 1917	16,958	36,519,171	377,362 63

THE MERCANTILE—*Concluded.*

SCHEDULE A.

Bonds and debs. owned, viz.:—

On deposit with Receiver General—

Governments—	Par value.	Book value.	Market value.
Dom. of Canada, 1914/1919, 3¾ p.c.	$ 17,033 34	$ 16,905 60	$ 16,692 64
Prov. of Manitoba, 1950, 4 p.c.	24,333 33	22,386 67	19,710 00
Prov. of Ontario Stock, 1947, 4 p.c.	19,466 67	20,077 28	16,546 67
City—			
Winnipeg, 1940, 4 p.c.	9,733 34	10,080 08	8,176 00
Village—			
Markham, 1918 to 1919, 5 p.c.	1,171 89	2,094 34	1,160 17
Markham, 1918 to 1921, 5 p.c.	922 45		913 23
District—			
South Vancouver, 1960, 5 p.c.	13,000 00	14,207 50	11,050 00
Railways—			
Can. Nor. Ry., 1st mtge. (g'teed. by Dom. of Can.), 1953, 3 p.c.	73,000 00	66,751 12	47,450 00
Can. Nor. Ont. Ry., deb. stk. (g'teed. by Dom. of Can.), 1961, 3½ p.c.	48,666 67	42,826 66	35,040 00
Can. Nor. Pac. Ry., 1st mtge. deb. stock (g'teed by Prov. of Br. Columbia), 1950, 4 p.c.	9,733 33	9,635 95	7,202 63
St. John and Quebec Ry. Co., 1st mtge. deb stock (g'teed. by Prov. of New Brunswick), 1962, 4 p.c.	24,333 33	23,116 68	18,980 00
Total on deposit with Receiver Gen.	$ 241,394 35	$ 228,081 88	$ 182,921 34
Held by the Company—			
City of Calgary, 1940, 4½ p.c.	24,333 33	22,508 32	20,683 33
District—			
South Vancouver, 1960, 5 p.c.	12,000 00	11,281 51	10,200 00
Railways—			
Caledonian Ry., 3 p.c. pref. Conv. Ord. Stock.	63,996 71	47,254 56	25,598 68
London and Northwestern Ry., 4 p.c., pref. stock	19,466 67	20,535 66	13,432 00
London, Chatham and Dover Ry. Co. arbit. stock, 4½ p.c.	24,333 33	27,865 00	19,710 00
Quebec Central Ry. Co., com. stock, 4 p.c.	48,666 67	53,046 61	44,286 67
Toronto Power Co., Ltd., con. deb. stock (g'teed. by Tor. Ry. Co.), 1941, 4½ p.c.	13,359 03	12,624 24	11,221 58
Miscellaneous—			
Empire Loan Co., 1919, 5 p.c.	25,000 00	25,000 00	25,000 00
Total par, book and market values.	$ 472,550 09	$ 448,197 78	$ 353,053 60

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

*Statement for the Year ending December 31, 1917.

President—E. L. Ballard.

Secretary—A. C. Noble.

Principal Office—1 Liberty Street, New York City.

Chief Agent in Canada—C. G. Hobson.

Head Office in Canada—Vancouver, B.C.

(Incorporated, 1910. Dominion license issued December 26, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Govt. of United Kingdom of Great Britain and Ireland, Secured loan gold notes 1919, 5½ p.c.	$ 21,000 00	$ 20,160 00

Carried out at market value	$ 20,160 00

Other Assets in Canada.

Interest accrued	481 25
Agents' balances and premiums uncollected	913 48
Total assets in Canada	$ 21,554 73

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 163 00
Reserve of unearned premiums, $3,089.11; carried out at 80 p.c.	2,471 29
Taxes due and accrued	100 00
Total liabilities in Canada	$ 2,734 29

INCOME IN CANADA.

Gross cash received for premiums	$ 10,417 15	
Less reinsurances, $894.65; return premiums, $2,842.12	3,736 77	
Net cash received for said premiums		$ 6,680 38
Total income in Canada		$ 6,680 38

*This statement here given includes the entire business transacted during 1917.

Merchants Fire—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 196 00	
Less reinsurances	37 00	
Net amount paid for said claims	$ 159 00	
Amount paid for claims occurring during the year	$ 1,597 32	
Deduct reinsurances	239 29	
Net amount paid for said claims	$ 1,358 03	
Total net amount paid for said claims		$ 1,517 03
Paid or allowed for commission or brokerage		2,236 00
Taxes		64 24
Miscellaneous expenditure, viz.:—Postage, telegrams, telephones and express, $8.35; loss expenses, $27.40; statutory assessments and license fees, etc., $264.50; premium for bond, $200		500 25
Total expenditure in Canada		$ 4,317 52

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916	537,528	7,710 88
Taken in 1917, new and renewed	626,920	10,554 01
Totals	1,164,448	18,264 89
Less ceased	754,217	11,255 25
Gross in force at end of 1917	410,231	7,009 64
Less reinsured	45,968	894 65
Net in force at end of 1917	364,263	6,114 99

(*For General Business Statement, see Appendix.*)

MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—GEO. H. WILLIAMS.

Head Office in Canada—Winnipeg, Man.

(Incorporated, 1865. Dominion license issued October 6, 1915.)

CAPITAL.

Cash surplus capitalized as a Permanent Fund	$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dominion of Canada bonds, 1935, 5 p.c.	$ 50,000 00	$ 50,000 00	
Carried out at market value			$ 50,000 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Winnipeg	4,983 87
Interest accrued	1,041 65
Agents' balances and premiums uncollected	7,665 98
Total assets in Canada	$ 63,691 50

LIABILITIES IN CANADA.

Amount of claims, unadjusted	$ 8,276 93	
Amount of claims, resisted, in suit	2,650 00	
Total net amount of unsettled claims ($375 accrued prior to 1917)		$ 10,926 93
Reserve of unearned premiums, $26,080.34; carried out at 80 per cent		20,864 27
Taxes due and accrued		700 00
Total liabilities in Canada		$ 32,491 20

INCOME IN CANADA.

Gross cash received for premiums	$ 69,502 52	
Deduct reinsurances, $3,414.57; return premiums, $13,054.53	16,469 10	
Net cash received for premiums		$ 53,033 42
Received for interest on investments and bank interest		171 41
Total income in Canada		$ 53,204 83

Millers National—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 7,174 31	
Net amount paid for claims occurring during the year	$ 48,452 96	
Deduct reinsurances	8,693 34	
Net amount paid for said claims	$ 39,759 62	
Total net amount paid for claims		$ 46,933 93
Commission or brokerage		12,307 73
Taxes		1,674 99
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., $350; adjustment expenses, $383.28; printing and stationery, $249.75		983 03
Total expenditure in Canada		$ 61,899 68

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force nt December 31, 1916	$ 5,764,339	$ 59,196 00
Taken during the year, new and renewed	5,408,896	57,793 86
Total	$ 11,173,235	$ 116,989 86
Deduct terminated	5,857,070	63,016 23
Gross in force at end of year	$ 5,316,165	$ 53,973 63
Deduct reinsured	330,228	3,707 56
Net in force at December 31, 1917	$ 4,985,937	$ 50,266 07

(*For General Business Statement, see Appendix.*)

THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—Hon. H. B. RAINVILLE.

Vice-President—Hon. Senator J. M. WILSON.

Manager and Secretary—J. E. CLEMENT.

Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.				$ 20,000 00
	Par value.	Market value.	Amount loaned.	
200 shares Civic Investment and Industrial Co.	$ 20,000 00	$ 13,600 00	$ 20,000 00	
150 shares Detroit United Railways	15,000 00	15,750 00		
Totals	$ 35,000 00	$ 29,350 00	$ 20,000 00	
Book value of bonds and debs. (*For details, see Schedule A.*)				459,574 56
Book value of stocks (*For details, see Schedule B.*)				443,920 51
Cash at head office				2,345 62
Cash in banks, viz.:—				
Bank of Hochelaga, Montreal			$ 157,180 20	
Provincial Bank of Canada, Montreal			36,927 87	
Clydesdale Bank, London, Eng.			501 48	
Total cash in banks				194,609 55
Expenses recoverable				950 06
Total ledger assets				$ 1,121,400 30
Deduct market value of stocks, bonds and debentures under book value				17,823 07
				$ 1,103,577 23

OTHER ASSETS.

Interest due, $1,200; accrued, $5,584.10		6,784 10
Agents' balances and premiums uncollected:—		
Fire ($5,700 on business prior to Oct. 1, 1917)	$ 65,369 06	
Plate Glass ($35.35 on business prior to Oct. 1, 1917)	433 15	
Total		65,802 21
Office furniture and fixtures, $1,350; plans, $900		2,250 00
All other property belonging to the company (plate glass)		3,666 72
Total assets		$ 1,182,080 26

SESSIONAL PAPER No. 8

The Mount Royal—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 32,157 00	
Net amount of claims, resisted, in suit	4,443 00	
Total net amount of unsettled claims ($3,015 accrued in previous years)		$ 36,600 00
Reserve of unearned premiums: fire, $381,096.69; plate glass, $2,965.24; total, $384,061.93; carried out at 80 per cent		307,249 54
Taxes due and accrued		10,000 00
Reinsurance premiums, due		70 94
Balances held for unlicensed reinsurers		164,510 03
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses		400 00
Reserve on unlicensed reinsurance, unsecured		13,243 66
Total liabilities in Canada		$ 532,074 17

(2) *Liabilities in other Countries.*

Reserve of unearned premiums: fire, $1,697.40; carried out at 80 per cent		$ 1,357 92
Total liabilities in other countries		$ 1,357 92
Total liabilities (excluding capital stock) in all countries		$ 533,432 09
Excess of assets over liabilities (excluding capital stock)		$ 648,648 17
Capital stock paid in cash		250,000 00
Excess over all liabilities and capital		$ 398,648 17

INCOME.

Premiums.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada
	$ cts.	$ cts.	$ cts.
Gross cash received	856,009 08	3,840 30	7,662 98
Less reinsurance	269,645 45		220 97
Less return premiums	97,319 56	802 01	1,178 21
Total deduction	366,965 01		1,399 18
Net cash received	489,044 07	3,038 29	6,263 80

Net cash received for premiums for all classes of business		$ 498,346 16
Cash received for interest on investments		59,340 52
Profit on securities (being excess of market value over book value of 1,000 shares Civic Investment and Industrial Co. stock distributed as dividends among shareholders)		7,193 29
Total income		$ 564,879 97

THE MOUNT ROYAL—*Continued.*

EXPENDITURE.

Claims.	Class of Business.			
	Fire.		Plate Glass.	
	In Canada.	In other Countries.	In Canada.	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years.	40,564 75	33 23	18 75	
Less savings and salvage	3,081 88			
Less reinsurance	11,674 91			
Total deduction	14,756 79		78 21	
Net payment for said claims	25,807 96		−59 46	
Paid for claims occurring during the year	340,521 58	823 58	2,768 69	
Less savings and salvage			457 78	
Less reinsurance	126,307 58		152 48	
Total deduction			610 26	
Net payment for said claims	214,214 00		2,158 43	
Total net payment for claims	240,021 96	856 81	2,098 97	

Total net payments for claims for all classes of business	$	242,977 74
Dividends ($37,500 cash and 1,000 shares Civic Investment and Industrial Co. stock) paid stockholders		105,500 00
Commission and brokerage		69,258 80
Taxes		19,297 45
Salaries, fees and travelling expenses: Salaries: Head office, $39,091.08; fees, directors, $10,200; auditors, $400; travelling expenses, $3,220.91		52,911 99
Miscellaneous, expenditure, viz.: Advertising, $2,057.86; exchange, $678.76; furniture and fixtures, $1,282.48; agents' charges, $935.05; maps and plans, $3,906.73; postage, telegrams, telephones and express, $1,456.60; printing and stationery, $2,533.24; rents, $4,756.85; underwriters' boards, associations, etc., $654.16; donations, $1,150.25; sundries, $2,344.41 tabulating system, $1,037.23		22,793 62
Total expenditure	$	512,739 60

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916	$	904,749 90
Amount of income as above		564,879 97
Total	$	1,469,629 87
Amount of expenditure as above		512,739 60
Balance net ledger assets, December 31, 1917 ($1,121,400.30, less $164,510.03, deposits from reinsuring companies)	$	956,890 27

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$	265,770 89
Amount of commission thereon		79,651 92
Amount of losses recovered from said companies		137,806 84
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $157,206.02; carried out at 80 per cent		125,764 82
Amount of losses due and recoverable from such companies under adjustment		34,434 00
Amount of reinsurance premiums payable to such companies		43 03
Amount of cash or other securities held as security for recovery of losses, etc.		164,510 03

The Mount Royal—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	Class of Business.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	76,982,248	911,268 66	647,325	3,729 86	77,629,573	914,998 52
Taken in 1917, new and renewed	75,005,193	861,213 17	628,500	3,745 87	75,633 693	864,959 04
Totals	151,987,441	1,772,481 83	1,275,825	7,475 73	153,263,266	1,779,957 56
Less ceased	65,128,941	746,602 81	776,825	4,179 11	65,905,766	750,781 92
Gross in force at end of 1917	86,858,500	1,025,879 02	499,000	3,296 62	87,357,500	1,029,175 64
Less reinsured	25,336,834	304,141 44	.....	.....	25,336,834	304,141 44
Net in force at end of 1917	61,521,666	721,737 58	499,000	3,296 62	62,020,666	725,034 20

Plate Glass Risks.	Class of business.
	In Canada.
	Premiums.
	$ cts.
Gross in force at end of 1916	5,519 90
Taken in 1917, new and renewed	7,295 79
Totals	12,815 69
Less ceased	6,664 24
Gross in force at end of 1917	6,151 45
Less reinsured	220 97
Net in force at end of 1917	5,930 48

SCHEDULE A.

Bonds and debentures owned—

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada War Loan, 1931, 5 p.c.	$ 32,500 00	$ 31,596 67	$ 32,175 00
Dominion of Canada War Loan, 1937, 5 p.c.	50,000 00	47,867 00	47,867 00
Province of Ontario, 1925, 4½ p.c.	15,000 00	14,587 50	14,550 00
Anglo-French External Loan, 1920, 5 p.c.	25,000 00	24,052 18	23,500 00
Russian Internal Loan, 1926, 5½ p.c.	25,000 00	14,750 00	15,500 00
Cities—			
*Montreal (Boulevard St. Paul), 1937, 5 p.c.	5,000 00	5,312 50	4,850 00
*Montreal (Delorimier), 1948, 5 p.c.	10,000 00	9,621 94	8,200 00
*Montreal (Town of Emard), 1939, 5 p.c.	2,000 00	2,128 40	1,940 00

*On deposit wirh Receiver General.

The Mount Royal—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debentures owned—*Concluded.*

	Par value.	Book value.	Market value.
Towns—			
Cartierville, 1954, 5½ p.c.	$ 15,000 00	$ 13,800 00	$ 15,450 00
Cartierville, 1955, 5½ p.c.	15,000 00	13,575 00	15,450 00
†Lasalle, 1952, 4½ p.c.	40,000 00	32,256 00	31,600 00
Maisonneuve, 1918, 6 p.c.	25,000 00	25,000 00	25,000 00
Pointe Claire, 1945, 6 p.c.	20,000 00	19,900 00	20,200 00
Pointe aux Trembles, 1940, 6 p.c.	10,000 00	9,686 00	9,900 00
*St. Pierre aux Liens, 1951, 5 p.c.	19,000 00	19,847 08	16,340 00
St. Laurent, 1953, 6 p.c.	15,000 00	14,850 00	15,450 00
Villages—			
Chambly Basin, 1939, 6 p.c.	30,000 00	29,400 00	30,000 00
*Sault au Recollet, 1951, 5 p.c.	15,000 00	15,288 76	14,250 00
Schools—			
*St. Edward, (now Montreal). 1949, 5½ p.c.	8,000 00	9,649 28	7,760 00
Villeray, Que., 1955, 6 p.c.	25,000 00	24,750 00	26,750 00
Railway—			
Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c.	48,000 00	40,800 00	34,080 00
Miscellaneous—			
Cedars Rapids Mfg. Co., 1st mtge. S.F., 1953, 5 p.c.	15,000 00	13,500 00	13,650 00
Dominion Textile Co., "C" 1925, 6 p.c.	5,000 00	4,606 25	4,850 00
St. Maurice Valley Cotton Mills, Ltd., 1st mtge. S.F., 1952, 6 p.c.	25,000 00	22,750 00	18,500 00
Total par, book and market values	$ 494,500 00	$ 459,574 56	$ 447,812 00

SCHEDULE B.

Stocks owned by the company, viz.:—

		Par value.	Book value.	Market value.
332 shares	Société d'Administration Générale (25 p.c. paid)	$ 4,150 00	$ 4,150 00	$ 4,980 00
100 "	Atchison, Topeka and Santa Fe Ry.	10,000 00	11,387 50	8,500 00
160 "	Bank of Hochelaga	16,000 00	23,352 50	22,400 00
300 "	(Pref'd.) Dom. Iron and Steel	30,000 00	31,787 50	26,400 00
300 "	(Pref'd.) Dom. Textile	30,000 00	29,849 99	30,000 00
200 "	(Com.) Dom. Textile	20,000 00	15,068 75	16,200 00
300 "	Detroit United Rys.	30,000 00	22,470 00	31,500 00
100 "	(Pref'd.) Duluth Superior Ry.	10,000 00	6,125 00	6,000 00
200 "	Lake of the Woods Milling Co. (Com.)	20,000 00	27,000 00	24,200 00
200 "	Railway Steel Springs Co.	20,000 00	11,950 00	8,000 00
100 "	Southern Pacific Ry.	10,000 00	12,375 00	8,300 00
150 "	Toronto St. Ry.	15,000 00	17,416 42	8,850 00
300 "	Union Pacific Ry.	30,000 00	44,373 68	34,200 00
125 "	Wabasso Cotton Co. (Bonus Common Stock)	12,500 00	.....	2,500 00
200 "	Canada Cement (Common)	10,000 00	8,850 00	11,400 00
100 "	Canada Cement (Preferred)	10,000 00	8,825 00	8,800 00
300 "	Montreal Tramway and Power	30,000 00	12,218 75	7,500 00
100 "	C.P.R. Railway	10,000 00	16,075 00	13,500 00
600 "	B.C. Fishing & Packing Co.	60,000 00	11,512 51	22,800 00
67½ "	Baltimore & Ohio Ry. Co., (Common)	6,750 00	4,927 50	3,510 00
36 "	Baltimore & Ohio Ry. Co. (Preferred)	3,600 00	2,592 00	1,980 00
2,000 "	Civic Investment and Industrial Co.	200,000 00	121,613 41	136,000 00
20 "	Dominion Canners	2,000 00	.....	340 00
Total par, book and market values		$ 590,000 00	$ 443,920 51	$ 437,860 00

*On deposit with Receiver General. †$10,000 of which is on deposit with Receiver General.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—S. McKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburgh, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)			$ 175,187 06
Bond held by the Company:—	Par value.	Market value.	
Dom. of Can. Victory Loan, 1922, 5½ p.c.	$ 5,000 00	$ 4,955 40	
Carried out at market value			4,955 40

Other Assets in Canada.

Cash in Bank of Toronto, Toronto		31,498 36
Interest accrued		3,539 75
Agents' balances and premiums uncollected, viz.:—Fire ($2,295.20 on business prior to Oct. 1, 1917)	$ 27,739 06	
Automobile, including Fire Risk ($2,202.75 on business prior to Oct. 1st, 1917)	5,986 59	
Total		33,725 65
Total assets in Canada		$ 248,906 22

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 3,359 34	
Net amount of fire claims, unadjusted	3,935 97	
Net amount of automobile (including fire risk) claims, adjusted and unpaid	2,298 47	
Net amount of automobile (including fire risk) claims, unadjusted	13,409 43	
Total net amount of unsettled claims		$ 23,003 21
Reserve of unearned premiums, Fire, $79,944.84; Automobile (including Fire Risk) $24,274.93; total, $104,219.77; carried out at 80 per cent thereof		83,375 82
Taxes due and accrued		478 83
Total liabilities in Canada		$ 106,857 86

National-Ben Franklin—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	
	$ cts.	$ cts.	
Gross cash received	101,118 30	63,011 79	
Less reinsurance	6,686 76	1,010 30	
Less return premiums	13,029 89	14,257 12	
Total deduction	19,716 65	15,267 42	
Net cash received	81,401 65	47,744 37	
Net cash received for premiums for all classes of business			$ 129,146 02
Cash received for interest on investments			8,882 22
Total income in Canada			$ 138,028 24

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	(Automobile including Fire Risk.)	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	7,992 57		
Less reinsurance	214 15		
Net payment for said claims	7,778 42	220 00	
Paid for claims occurring during the year	42,026 58	15,609 15	
Less savings and salvage	741 39	122 60	
Less reinsurance	1,781 37	5 00	
Total deduction	2,522 76	127 60	
Net payment for said claims	39,503 82	15,481 55	
Total net payment for claims	47,282 24	15,701 55	
Total net payments for claims for all classes of business			$ 62,983 79
Commission and brokerage, Fire, $33,061.05; Other, $15,462.11			48,523 16
Taxes: Fire, $1,450.52; Other, $256.83			1,707 35
Miscellaneous expenditure, Fire, viz.: Adjusting expenses, $1,316.14; maps and plans, $40; insurance department fees, $505; postage, telegrams, telephones and express, $164.83; printing and stationery, $57.75; miscellaneous expenses, $165			2,248 72
Miscellaneous expenditure, Other, viz.:—Adjusting expenses, $2,306.34; postage, telegrams telephones and express, $353.18; printing and stationery, $38.90			2,698 42
Total expenditure in Canada			$ 118,161 44

NATIONAL-BEN FRANKLIN—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916..	15,509,540	170,209 97	533,483	8,640 79
Taken in 1917, new and renewed	9,777,375	112,417 68	2,783,793	66,808 13
Totals	25,286,915	282,627 65	3,317,276	75,448 92
Less ceased	10,148,461	115,623 25	1,125,755	25,791 84
Gross in force at end of 1917..	15,138,454	167,004 40	2,191,521	49,657 08
Less reinsured	814,500	9,425 26	79,283	1,107 22
Net in force at end of 1917	14,323,954	157,579 14	2,112,238	48,549 86

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Cities—		
Calgary, 1925, 4½ p.c	$ 15,000 00	$ 13,800 00
Edmonton, 1924, 4½ p.c	10,000 00	9,200 00
Fort William, 1928, 5 p.c	10,000 00	9,500 00
Fort William, 1936, 4½ p.c	10,000 00	8,800 00
Hamilton, 1934, 4½ p.c	10,000 00	9,400 00
Medicine Hat, 1943, 5 p.c	10,000 00	8,700 00
Portage la Prairie, 1945, 5 p.c	5,000 00	4,400 00
Saskatoon, 1943, 5 p.c	10,000 00	8,900 00
St. Boniface, 1943, 5 p.c	10,000 00	9,200 00
Toronto, 1919, 3½ p.c	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c	20,000 00	18,800 00
Victoria, 1924, 4½ p.c	5,000 00	4,700 00
Victoria, 1936, 4 p.c	10,220 00	8,380 40
Woodstock, 1920, 4 p.c	11,000 00	10,560 00
Schools—		
Belleville, P., 1943, 5 p.c	10,000 00	9,800 00
Saskatoon, P., 1953, 5 p.c	10,000 00	8,700 00
Municipality—		
Delta, B.C., 1960, 5 p.c	10,000 00	8,500 00
Total on deposit with Receiver General	$ 190,553 33	$ 175,187 06

(*For General Business Statement, see Appendix.*)

NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—H. A. SMITH.

Secretary—GEO. H. TRYON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. C. HALL.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds aad debs., on deposit with the Receiver General (*For details, see Schedule A.*)	$ 587,300 03

Other Assets in Canada.

Cash ia banks, viz.:—		
Bank of Montreal, Amherst, N.S.	17,598 74	
Bank of Montreal, Toronto	36,490 10	
Bank of Montreal, Vancouver	−1,624 45	
Bank of Montreal, Winnipeg	21,077 74	
Total cash ia banks		73,542 13
Interest accrued		10,096 82
Agents' balances and premiums uncollected:—		
Fire, $114,342.76; Tornado, $418.50		114,761 26
Total assets ia Canada		$ 785,700 24

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 8,984 44	
" " unadjusted	27,235 38	
Total net amount of unsettled fire claims ($215 accrued in previous years)		$ 36,219 82
Reserve of unearned premiums: fire, $371,755.56; tornado, $1,381.58; total, $373,137.14; carried out at 80 per cent		298,509 71
Salaries, rents, taxes, etc., due and accrued		19,562 43
Total liabilities ia Canada		$ 354,291 96

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 673,125 56
Deduct reinsuraaces, $36,651.75; return premiums, $134,233.35	170,885 10
Net cash received for said premiums	$ 502,240 46

National Fire—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.

Gross cash received for premiums	$ 507 81	
Deduct return premiums	113 90	
Net cash received for said premiums	$ 393 91	
Total net cash received for all premiums		$ 502,634 37
Received for interest on investments		29,741 70
Total income in Canada		$ 532,376 07

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for claims occurring in previous years	$ 68,768 08	
Deduct savings and salvage, $58.20; reinsurances, $2,764.30	2,822 50	
Net amount paid for said claims	$ 65,945 58	
Amount paid for claims occurring during the year	$ 264,428 91	
Deduct savings and salvage, $39.66; reinsurances, $37,667.52	37,707 18	
Net amount paid for said claims	$ 226,721 73	
Total net amount paid for fire claims	$ 292,667 31	
Total net amount paid for tornado claims occurring during the year	19,950 00	
Total net amount paid for claims		$ 312,617 31
Paid or allowed for commission or brokerage: Fire, $98,179.89; Tornado, $108.50		98,288 39
Paid for salaries, Fire: of general and special agents, $44,160.14; travelling expenses of agents, $3,075.28; licenses and fees, $1,676.07		48,911 49
Paid for taxes: Fire, $11,832.52; Tornado, $7.23		11,839 75
Miscellaneous expenditure, Fire, viz.: Stationery and printing, $1,422.01; advertising, $66.81; postage, telegrams, telephones and express, $4,531.99; maps and plans, $520.22; furniture and fixtures, $447.40; boards, $5,283.12; adjustment expenses, $5,266.06; rents, $490.95; legal expenses, $992.82; inspections and surveys, $849.33; mercantile reports, $20.18; sundries, $138.42		20,029 31
Total expenditure in Canada		$ 491,686 25

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 63,747,967	$ 721,246 97
Policies taken during the year, new and renewed	66,367,147	723,095 11
Total	$130,115,114	$1,444,342 08
Deduct terminated	62,087,845	667,187 04
Gross in force at end of year	$ 68,027,269	$ 777,155 04
Deduct reinsured	6,231,079	72,692 18
Net in force at December 31, 1917	$ 61,796,190	$ 704,462 86

Tornado Risks.

Gross policies in force at date of last statement	$ 478,846	$ 2,550 70
Taken during the year, new and renewed	212,066	837 25
Total	$ 690,912	$ 3,387 95
Deduct terminated	168,676	517 32
Gross and net in force at December 31, 1917	$ 522,236	$ 2,870 63

NATIONAL FIRE—*Continued.*

SCHEDULE A.

Bonds and debs. on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Prov. of New Brunswick, 1933, 3½ p.c.	$ 1,000 00	$ 830 00
Prov. of Ontario, 1925 (or after 1918), 4½ p.c.	10,000 00	9,700 00
Cities—		
Fort William, 1932, 5 p.c.	25,000 00	23,500 00
Fort William, 1933, 5 p.c.	100,000 00	94,000 00
Fort William, 1942, 5 p.c.	25,000 00	23,250 00
Fredericton, N.B., 1927 to 1929, 4 p.c.	1,605 00	1,428 03
Hamilton, 1927, 4 p.c.	50,000 00	46,000 00
London, 1944, 5 p.c.	100,000 00	99,000 00
Moosejaw, 1933, 5 p.c.	50,000 00	46,000 00
Quebec, 1927, 5 p.c.	5,000 00	4,642 00
St. Hyacinthe, 1953, 5 p.c.	50,000 00	44,500 00
St. John, N.B., 1942, 3½ p.c.	1,000 00	770 00
St. John, N.B., 1938, 4 p.c.	1,000 00	860 00
Toronto, 1932, 4 p.c.	30,000 00	27,000 00
Victoria, 1923, 4 p.c.	25,000 00	23,000 00
Towns—		
Annapolis Royal, 1945, 5 p.c.	500 00	460 00
Campbellton, N. B., 1942, 4 p.c.	1,000 00	800 00
Chatham, N.B., 1946, 4 p.c.	1,000 00	790 00
Dalhousie, N.B., 1937, 4½ p.c.	1,000 00	880 00
Dartmouth (Ferry), N.S., 1931, 4½ p.c.	1,000 00	920 00
Maisonneuve, 1946, 4½ p.c.	25,000 00	20,750 00
Sussex, N.B., 1947, 4 p.c.	2,000 00	1,580 00
Truro, N.S., 1939, 4 p.c.	2,000 00	1,640 00
School—		
Maisonneuve, 1950, 4½ p.c.	50,000 00	40,000 00
Miscellaneous—		
Huron and Erie Mort. Corp., 1920, 4½ p.c.	25,000 00	25,000 00
Huron and Erie Mort. Corp., 1921, 5 p.c.	50,000 00	50,000 00
Total on deposit with Receiver General	$ 633,105 00	$ 587,300 03

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Net cash received for premiums	$11,399,603 40
Interest and dividends	649,825 99
Rents	30,781 54
Increase on account of reinsurance treaties	40,083 68
Emergency revenue tax U.S., $5,844.88; conscience money, $613.53	6,458 41
Agents' balances previously charged off	1,652 05
Gross profit on sale or maturity of bonds and stocks	5,329 78
Total income	$12,133,734 85

DISBURSEMENTS.

Net amount paid for claims	$ 5,368,696 25
Expenses of adjustment and settlement of claims	93,904 14
Interest or dividends to stockholders	400,000 00
Commissions or brokerage	1,884,480 13
Salaries, $842, 791.30; and expenses, $220,304.04, of special and general agents	1,063,095 34
Salaries, fees and all other charges of officers, directors, trustees and home office employees	275,502 27
Allowances to local agencies for miscellaneous agency expenses	1,202 15
Rents	52,309 00
Underwriters' boards and tariff associations	153,431 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	68,797 84
Inspections and surveys	23,090 30
Taxes on real estate	10,593 87
State taxes on premiums, Insurance Department licenses and fees	227,508 21
All other licenses, fees and taxes	169,054 14
Agents' balances charged off	1,922 05
Gross loss on sale or maturity of bonds and stocks	77,639 43
All other disbursements	298,980 28
Total disbursements	$10,170,207 14

National Fire—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 577,296 23
Mortgage loans on real estate, first liens, $1,371,125; other than first, $10,000	1,381,125 00
Book value of bonds and stocks	12,760,516 70
Cash on hand, in trust companies and banks	2,347,596 19
Agents' balances and bills receivable	2,380,467 74
Other assets	168 44
Total ledger assets	$19,447,170 30

NON-LEDGER ASSETS.

Interest due and accrued	256,359 47
Market value of real estate over book value	16,403 77
Due from other insurance companies	74,957 48
Gross assets	$19,794,891 02
Deduct assets not admitted	565,357 51
Total admitted assets	$19,229,533 51

LIABILITIES.

Net amount of unpaid claims	$ 1,380,909 72
Total unearned premiums	10,979,583 61
Federal, State and other taxes due or accrued (estimated)	314,002 81
Special reserve fund	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	20,000 00
Contingent commissions, etc., due or accrued	50,000 00
Funds held under reinsurance treaties	65,594 11
Total liabilities, not including capital stock	$13,110,090 25
Capital stock paid in cash	2,000,000 00
Surplus over all liabilities, including capital stock	4,119,443 26
Total liabilities	$19,229,533 51

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$2,035,498,890 00
Premiums thereon	18,949,211 09
Amount of policies terminated during the year	1,649,948,007 00
Premiums thereon	15,673,346 79
Net amount in force at December 31, 1917	2,072,622,410 00
Premiums thereon	20,750,214 32

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—E. E. COLE.
Secretary—WM. G. ARMSTRONG.
Principal Office—Pittsburgh, Pa., U.S.A.
Chief Agent in Canada—JOS. G. DAVIS.
Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of the Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)	$ 192,110 26

Other Assets in Canada.

Cash in Standard Bank of Canada, Toronto	56,317 53
Interest accrued	3,376 74
Agents' balances and premiums uncollected, Fire, ($1,526.89 on business prior to Oct. 1, 1917)	22,797 65
Total assets in Canada	$ 274,602 18

LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted	$ 42,682 63
Reserve of unearned premiums, Fire, $133,661.74; Tornado, $1,382.34; total, $140,044.08; carried out at 80 per cent.	112,035 27
Taxes due or accrued	5,000 00
Total liabilities in Canada	$ 159,717 90

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Tornado.	
	$ cts.	$ cts.	
Gross cash received	290,384 33	542 82	
Less reinsurance	1,647 24		
Less return premiums	56,055 98	180 39	
Total deduction	57,703 22		
Net cash received	232,681 11	362 43	

Net cash received for all classes of business	$ 233,043 54
Cash received for interest on investments	10,984 22
Total income in Canada	$ 244,027 76

National Union Fire—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire	Tornado.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	40,454 32	
Less savings and salvage	8 00	
Net payment for said claims	40,446 32	
Paid for claims occurring during the year	112,432 95	357 49
Less savings and salvage	2 64	
Net payment for said claims	112,430 31	
Total net payment for claims	152,876 63	357 49

Total net payments for claims for all classes of business	$ 153,234 12
Commission and brokerage, Fire, $51,161.89; other, $93.10	51,254 99
Taxes, Fire, $6,317.21; Other, $6.93	6,324 14
Salaries, fees and travelling expenses, Fire: Salaries, general and special agents, $1,500; travelling expenses: agents, $398.21; office expenses, chief agent, $753.31; bond fee, chief agent, $42.50	2,694 02
Miscellaneous expenditure, Fire, viz.: Legal expenses, $125; maps and plans, $3.74; postage, telegrams, telephones and express, $1,572.42; underwriters' boards, associations, etc., $2,147.50; adjusting loss expense, $1,824.11; exchange, $197.84;	5,870 61
Total expenditure in Canada	$ 219,377 88

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	23,284,184	267,327 01	635,100	3,115 72
Taken in 1917, new and renewed	28,030 934	283,897 87	60,925	239 82
Totals	51,315,118	551,224 88	696,025	3,355 54
Less ceased	25,405,032	270,307 48	50,350	276 37
Gross in force at end of 1917	25,910,086	280,917 40	645,675	3,079 17
Less reinsured	204,751	2,085 44		
Net in force at end of 1917	25,705,335	278,831 96	645,675	3,079 17

National Union Fire—*Continued.*

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brantford, 1942, 4½ p.c.	$ 15,000 00	$ 13,650 00
Calgary, 1933, 5 p.c.	15,000 00	13,950 00
Edmonton, 1953, 5 p.c.	10,220 00	8,993 60
Guelph, 1940, 4 p.c.	6,000 00	5,040 00
Guelph, 1932, 4½ p.c.	1,060 00	930 00
Guelph, 1942, 4½ p.c.	8,000 00	7,280 00
Hamilton, 1934, 4½ p.c.	15,000 00	14,100 00
Medicine Hat, 1942, 5 p.c.	10,000 00	8,800 00
Montreal (St. Henri), 1937, 4 p.c.	7,000 00	6,020 00
Regina, 1939, 4½ p.c.	10,000 00	8,600 00
Regina, 1928, 5 p.c.	15,000 00	14,250 00
St. Boniface, 1932, 5 p.c.	15,000 00	14,100 00
Toronto, 1920, 4 p.c.	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c.	10,000 00	9,400 00
Victoria, 1924, 4½ p.c.	25,000 00	23,500 00
Schools—		
Calgary, P., 1935, 4½ p.c.	10,000 00	8,600 00
Montreal, P., 1939, 4 p.c.	13,000 00	11,050 00
Total on deposit with Receiver General	$ 209,553 33	$ 192,110 26

General Business Statement for the Year ending December 31, 1917.

INCOME.

Net cash received for premiums	$ 3,819,209 64
Interest and dividends	189,081 35
Rents	681 51
Agents' balances previously charged off	9 36
Gross profit on sale or maturity of bonds and stocks	10,606 00
Income from other sources	1,567 85
Total income	$ 4,021,155 71

DISBURSEMENTS.

Net amount paid for claims	$ 1,598,397 31
Expenses of adjustment and settlement of claims	70,964 52
Paid stockholders for interest or dividends	100,000 00
Commission or brokerage	648,475 83
Allowance to local agencies for miscellaneous agency expenses	22,181 03
Salaries, $78,841.39; and expenses, $45,079.52; of special and general agents	123,920 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	162,394 53
Rents	13,854 44
Underwriters' boards and tariff associations	33,400 65
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	11,133 54
Inspections and surveys	5,566 78
Taxes on real estate	473 96
State taxes and premiums, Insurance department licenses and fees	91,398 70
All other licenses, fees and taxes	17,741 77
Agents' balances charged off	3,104 55
Gross loss on sale or maturity of real estate and bonds	706 30
All other disbursements	82,726 55
Total disbursements	$ 2,986,441 37

LEDGER ASSETS.

Book value of real estate	$ 2,172 14
Mortgage loans on real estate, first liens	348,800 00
Book value of bonds and stocks	3,293,130 09
Cash on hand, in trust companies and in banks	890,805 09
Agents' balances and bills receivable	787,046 16
Recoverable from other companies for reinsurance on paid losses	70,866 12
Other ledger assets (due from other companies)	55,000 00
Total ledger assets	$ 5,447,820 00

National Union Fire—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 48,370 24
Gross assets	$ 5,496,190 24
Deduct assets not admitted	163,599 03
Total admitted assets	$ 5,332,591 21

LIABILITIES.

Net amount of unpaid claims	$ 683,155 19
Unearned premiums	2,801,228 46
Salaries, rents, expenses, bills, accounts, etc., due or accrued	5,000 00
Federal, State and other taxes due or accrued (estimated)	150,000 00
Contingent commissions or other charges due or accrued	5,000 00
Special reserve for contingencies	15,000 00
Total amount of all liabilities (except capital stock)	$ 3,659,383 65
Capital actually paid up in cash	1,000,000 00
Surplus over all liabilities and capital	673,207 56
Total liabilities	$ 5,332,591 21

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$587,008,001 00
Premiums thereon	6,724,728 31
Amount terminated during the year	469,091,239 00
Premiums thereon	5,695,574 38
Net amount in force at December, 31, 1917	495,084,413 00
Premiums thereon	5,138,406 10

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT.

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914).

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 2,000,000 00
Amount paid in cash	500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dom. of Canada War Loan, 1925, 5 p.c.	$ 25,000 00	$ 24,750 00	
" bonds, 1935, 5 p.c.	25,000 00	25,000 00	
609,999.78 Francs (French Rentes) 3 p.c.	117,730 00	69,460 70	
City of Toronto, 1945, 3½ p.c.	24,333 33	18,980 00	
Total on deposit with Receiver General	$ 192,063 33	$ 138,190 70	
Carried out at market value			$ 138,190 70

Other Assets in Canada.

Cash at head office	1,418 63
Cash in Bank of Montreal, Montreal	44,198 91
Interest accrued	1,050 83
Agents' balances and premiums uncollected	25,433 45
Total assets in Canada	$ 210,292 52

LIABILITIES IN CANADA.

Total net amount of unadjusted claims ($500 accrued in previous years)	$ 21,356 00
Reserve of uncarned premiums, $146,306.52; carried out at 80 per cent	117,045 22
Taxes due and accrued	2,934 78
Auditors' fees	225 00
Total liabilities in Canada	$ 141,561 00

INCOME IN CANADA.

Gross cash received for premiums	$ 279,625 82	
Deduct reinsurances, $40,442.90; return premiums, $28,083.63	68,526 53	
Net cash received for premiums		$ 211,099 29
Interest on investments		4,049 08
Total income in Canada		$ 215,148 37

La Nationale—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 25,493 15	
Deduct reinsurances	9,025 65	
Net amount paid for said claims	$ 16,467 50	
Amount paid for claims occurring during the year	$ 109,230 00	
Deduct savings and salvage, $583 51; reinsurances, $7,590 62	8,174 13	
Net amount paid for said claims	$ 101,055 87	
Total net amount paid for claims		$ 117,523 37
Commission or brokerage		47,634 13
Salaries, head office officials, $12,955.40; auditors' fees, $225		13,180 40
Taxes		6,116 95
Miscellaneous expenditure, viz.: Advertising, $1,781.19; maps and plans, $11.55; postage, telegrams, telephones and express, $579.53; printing and stationery, $862.03; rents, $1,613.65; underwriters' boards, tariff associations, etc., $409.56; agents' charges, and supplies, $635.23; office charges and sundries, $1,090.08; inspections and surveys, $1,092.62 tabulating system, $351.85; fire departments, etc., $263.08		8,690 37
Total expenditure in Canada		$ 193,145 22

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 20,974,772	$ 258,657 25
Policies taken during the year—new and renewed	26,463 898	288,244 21
Total	$ 47,438,670	$ 546,901 46
Deduct terminated	21,142,769	226,376 12
Gross in force at end of year	$ 26,295,901	$ 320,525 34
Deduct reinsured	3,563,090	44,514 82
Gross and net in force at December 31, 1917	$ 22,732,811	$ 276,010 52

*(*For General Business Statement, see Appendix.*)

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—O. E. LANE.

Secretary—CHAS. A. LUNG.

Principal Office—New York, N.Y.

Chief Agent in Canada—W. E. FINDLAY.

Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs., on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
Prov. of Alberta, 1924, 4½ p.c.	$ 50,000 00	$ 47,500 00	
New York State, 1961-1962, 4 p.c.	100,000 00	106,000 00	
School—			
Winnipeg, 1943, 4 p.c.	10,000 00	8,300 00	
Miscellaneous—			
Can. Perm. Mort. Corp., 1920, 4¼ p.c.	30,000 00	30,000 00	
Total on deposit with Receiver General	$ 190,000 00	$ 191,800 00	
Carried out at market value			$ 191,800 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal		21,563 41
Agents' balances and premiums uncollected, viz.:—		
Fire, ($6,857.39 on business prior to Oct. 1, 1917)	$ 34,893 04	
Automobile, including Fire Risk, ($224.57 on business prior to Oct. 1, 1917)	527 20	
Total		35,420 24
Interest accrued		3,031 23
Total assets in Canada		$ 251,814 88

LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted	$ 32,597 00
Reserve of unearned premiums: fire, $111,133.12; other, $1,782.05; total, $112,915.17; carried out at 80 per cent.	90,332 14
Taxes due and accrued	2,000 00
Reinsuring companies balances	1,184 67
Total liabilities in Canada	$ 126,113 81

NIAGARA FIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	$ cts.	$ cts.
Gross cash received	239,273 58	4,356 76
Less reinsurance	59,524 61	
Less return premiums	42,631 98	857 44
Total deduction	102,166 59	
Net cash received	137,106 99	3,499 32

Net cash received for premiums for all classes of business	$	140,606 31
Cash received for interest on investments		8,610 52
Total income in Canada	$	149,216 83

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	13,127 31	
Paid for claims occurring during the year	92,018 73	886 65
Less reinsurance	30,817 67	
Net payment for said claims	61,201 06	
Total net payment for claims	74,328 37	886 65

Total net payments for claims for all classes of business	$	75,215 02
Commission and brokerage: Fire, $26,820.87; Other, $941.75		27,762 62
Taxes: Fire, $5,201.49; Other, $80.82		5,282 31
Salaries, fees, etc., Fire		1,422 01
Miscellaneous expenditure, Fire, viz.: Advertising, $19; furniture and fixtures, $2.99; agency loss, $1,605.87; maps and plans, $591.66; postage, telegrams, telephones and express, $453.81; printing and stationery, $176.47; rents, $3.48; underwriters' boards, associations, etc., $2,129.11; office expenses, $1,546.65; travelling expenses, $644.97; loss expenses, $1,400.82		8,574 83
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, $9.32; agency loss, $105.32; loss expenses, $18		132 64
Total expenditure in Canada	$	118,389 43

NIAGARA FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk.)		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	17,632,855	213,029 54	178,835	3,651 18	7,940	19 00
Taken in 1917, new and renewed	21,396,266	248,313 92	244,947	4,514 64		
Totals	39,029,121	461,343 46	423,782	8,165 82		
Less ceased	17,877,487	207,940 58	221,805	4,601 72	7,940	19 00
Gross in force at end of 1917	21,151,634	253,402 88	201,977	3,564 10		
Less reinsured	3,947,025	49,824 45				
Net in force at end of 1917	17,204,609	203,578 43	201,977	3,564 10		

(For General Business Statement, see Appendix.)

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—CHAS. J. CATER SCOTT.
Manager—OWEN D. JONES.
Principal Office—Edinburgh, Scotland.
Manager in Canada—RANDALL DAVIDSON.
Head Office in Canada—Montreal.

(Established 1809. Commenced business in Canada 1862.)

CAPITAL.

Amount of joint stock capital authorized	$29,200,000 00
Amount subscribed	21,900,000 00
Amount paid in cash	11,862,500 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule A.*)		$ 890,191 92

Other Assets in Canada.

Real estate held by the company, viz.:—		
Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal occupied by the company and tenants as offices	$ 155,000 00	
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices	34,000 00	
Total real estate (market value)		189,000 00
Market value of bonds and debentures held by the company. (*For details, see Schedule B*)		98,100 22
Cash at Winnipeg Agency		335 57
Cash in banks, viz:—		
Bank of Montreal, Montreal	$ 217,429 79	
Bank of Montreal, Winnipeg (Branch account)	30,476 83	
Bank of Montreal, Winnipeg (Current account)	29,282 45	
Total cash in banks		277,189 07
Interest accrued		12,099 26
Rents, due, $1,000.55; accrued, $1,009.16		2,009 71
Agents' balances and premiums uncollected ($2,079.45 was on business prior to Oct. 1, 1917)		136,608 33
Office furniture and plans in Montreal and branch offices		15,000 00
Total assets in Canada		$ 1,620,534 08

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 90,734 14	
Net amount of claims, resisted, in suit	60,600 00	
Net amount of claims, resisted, not in suit	17,635 00	
Total net amount of unsettled claims ($26,100 accrued prior to 1917)		$ 168,969 14
Reserve of unearned premiums, $782,950.45; carried out at 80 per cent		626,360 36
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		4,641 45
Reinsurance premiums due		1,485 31
Taxes due and accrued		78,745 83
Total liabilities in Canada		$ 880,202 09

NORTH BRITISH AND MERCANTILE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$1,246,358 49	
Deduct reinsurances, $46,504.01; return premiums, $182,408.07	228,912 08	
Net cash received for premiums		$ 1,017,446 41
Received for interest on investments		45,330 74
Interest on bank deposit		2,028 30
Rents		4,595 31
Total income in Canada		$ 1,069,400 76

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 39,011 15	
Deduct reinsurances	116 71	
Net amount paid for said claims	$ 38,894 44	
Amount paid for claims occurring during the year	$ 356,377 85	
Deduct savings and salvage, $2,047.77; reinsurances, $12,534.57	14,582 34	
Net amount paid for said claims	$ 341,795 51	
Total net amount paid for claims		$ 380,689 95
Commission or brokerage		182,403 73
Salaries: head office officials, $42,866.40; general and special agents, $1,330; directors' fees, $1,460; auditors' fees, $570.36; travelling expenses, officials, $5,992.16; agents, $24; retiring allowances, $4,258.33		56,501 25
Taxes		29,622 43
Miscellaneous expenditure, viz.: Advertising, $1,221.22; furniture and fixtures, $246.67; underwriters' associations, $10,373.05; inspections and surveys, $6,252.82; insurance superintendence, $617.22; postage, express, telephones and telegrams, $5,218.76; maps and plans, $2,328.06; sundry, $3,982.40; rents, $7,851.52; legal fees, $126.50; investment expenses, $461.35; printing and stationery, $7,748.58; office supplies, $512.25; total, $46,940.40;—less proportion of expenses chargeable to Life branch, $750		46,190 40
Total expenditure in Canada		$ 695,407 76

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	54,489	$ 154,803,310	$ 1,522,630 13
Taken during the year, new and renewed	32,581	111,809,181	1,256,930 30
Total	87,070	$ 266,612,491	$ 2,779,560 43
Deduct terminated	32,189	125,621,342	1,176,994 63
Gross in force at end of year	54,881	$ 140,991,149	$ 1,602,565 80
Deduct reinsured		7,727,950	55,204 11
Net in force at December 31, 1917	54,881	$ 133,263,199	$ 1,547,361 69

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.—

	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.	$ 102,500 00	$ 101,475 00
" " 1937, 5 p.c.	25,000 00	23,923 52
British War Loan, 1929/1947, 5 p.c.	154,760 00	146,750 60
Cities—		
Belleville, 1934, 4½ p.c.	50,000 00	45,500 00
Brantford, 1934, 4 p.c.	50,000 00	43,500 00
Calgary, 1924, 5 p.c.	24,000 00	23,040 00
Halifax Permanent stock	15,000 00	15,000 00
London, 1921, 4 p.c.	25,000 00	24,000 00
London, 1931, 4½ p.c.	9,000 00	8,460 00
London, 1932, 4½ p.c.	10,000 00	9,400 00
London, 1933, 4½ p.c.	6,000 00	5,640 00
Medicine Hat, 1931, 5 p.c.	25,000 00	22,750 00
Nelson, B.C., 1921, 5 p.c.	25,000 00	23,750 00
Three Rivers, 1931, 4 p.c.	43,000 00	36,550 00
Westmount, 1932, 4p.c.	100,000 00	89,000 00

North British and Mercantile—*Concluded.*

Schedule A—*Concluded.*

Bonds and debentures owned by the Company, viz.:—*Concluded.*

On deposit with Receiver General—Concluded.

	Par value.	Market value.
Towns—		
Acton, Ont., 1922, 4½ p.c.	$ 16,000 00	$ 15,360 00
Longueuil, 1934, 4½ p.c.	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.	33,000 00	29,370 00
District—		
South Vancouver, 1959, 5 p.c.	25,000 00	21,250 00
Township—		
Richmond, B.C., 1941, 5 p.c.	40,000 00	34,800 00
Schools—		
Montreal, R.C., 1918, 4 p.c.	55,000 00	53,900 00
Montreal, Prot., 1923, 4 p.c.	18,000 00	16,920 00
" 1924, 4 p.c.	40,000 00	37,200 00
Saskatoon, Prot., 1925, 5 p.c.	4,000 00	3,760 00
" 1926, 5 p.c.	7,000 00	6,580 00
" 1927, 5 p.c.	7,000 00	6,510 00
" 1928, 5 p.c.	7,000 00	6,510 00
Railway—		
G.T.P. Ry. 1st mtge. (g'teed by Dominion of Canada), 1962, 3 p.c.	28,226 67	17,782 80
Total on deposit with Receiver General	$ 969,486 67	$ 890,191 92

Schedule B.

Held by the Company—		
Cities—		
Edmonton, 1918 to 1927, 4½ p.c.	$ 17,641 57	$ 16,583 08
Halifax, 1918, 4½ p.c.	44,000 00	43,560 00
Town—		
Welland, 1918, 5 p.c.	32,000 00	32,000 00
Village—		
Kingsville, 1918 to 1923, 5 p.c.	6,141 37	5,957 14
Total par and market values	$ 99,782 94	$ 98,100 22

(*For General Business Statement, see Appendix.*)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. A. THOMPSON.
Vice-Presidents—M. LONG and W. M. FISHER.
Joint Managers—H. H. SMITH and W. P. FESS.
Secretary—W. F. IRELAND.
Principal Office—Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	687,900 00
Amount paid thereon in cash	206,370 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate. *(For details, see Schedule A.)*			$ 47,824 64
Amount secured by way of loans on real estate, first liens			92,732 46
Book value of bonds and debs. *(For details, see Schedule B.)*			80,297 29
Stock owned by the Company—	Par value.	Book value.	Market value.
200 shares C.P.R	$ 20,000 00	$ 29,380 99	$ 27,000 00
Carried out at book value			29,380 99
Cash at head office			5,073 97
Cash in Imperial Bank of Canada, Winnipeg			21,298 09
Underwriters' deposit			1,200 00
Total ledger assets			$ 277,807 44
Deduct market value of bonds and debentures under book value			12,316 26
			$ 265,491 18

OTHER ASSETS.

Interest due, $1,515.60; accrued, $2,088.65	3,604 25
Agents' balances and premiums uncollected ($4,133.34 on business prior to Oct. 1, 1917)	27,037 21
Plans, $4,874; furniture and fixtures, $1,352.34	6,226 34
Total assets	$ 302,358 98
Deduct assets not admitted	10,000 00
Net admitted assets	$ 292,358 98

LIABILITIES.

Net amount of claims, adjusted and unpaid	$ 2,905 94	
Net amount of claims, unadjusted	7,972 13	
Total net amount of unsettled claims		$ 10,878 07
Reserve of unearned premiums, $63,581.87; carried out at 80 per cent		54,865 50
Dividends due and unpaid		55 65
Taxes due and accrued		2,000 00
Treaty reinsurance reserve account		28,012 00
Reserve on unlicensed reinsurance, unsecured		7,100 94
Suspense account		20 00
Total liabilities (not including capital stock)		$ 102,932 16
Excess of assets over liabilities		$ 189,426 82
Capital stock paid in cash		206,370 00

The North Empire—*Continued.*

INCOME.

Gross cash received for premiums	$ 204,746 14	
Deduct reinsurances, $81,616.09; return premiums, $38,745.48	120,361 57	
Total net cash received for premiums		$ 84,384 57
Received for interest on investments		18,623 04
Profit on sale of securities		27 95
Total		$ 103,035 56
Received for calls on capital		271 25
Total income		$ 103,306 81

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 63,631 38	
Deduct reinsurances	38,534 46	
Net amount paid for said claims	$ 25,096 92	
Amount paid for claims occurring during the year	$ 91,905 69	
Deduct savings and salvage, $1,519.62; reinsurances, $55,020.84	56,540 46	
Net amount paid for said claims	$ 35,365 23	
Total net amount paid for claims		$ 60,462 15
Dividends		36 60
Overpayment on capital, refunded		1,683 95
Taxes		3,769 50
Commission or brokerage		9,795 36
Salaries, fees and travelling expenses:—Salaries:—head office, $8,745.60; general and special agents, $2,400; Fees:—directors, $410; auditors, $300; Travelling expenses:—officials, $650; agents, $1,707.35		14,212 95
Miscellaneous expenditure, viz.:—Advertising, $252; furniture and fixtures, $196.30; investment expenses, $583.97; legal expenses, $1,499.91; maps and plans, $663.27; postage, telegrams, telephones and express, $1,234.66; printing and stationery, $1,376.51; rents, $912; underwriters' boards, associations, etc., $1,947.67; sundries, $690.78		9,357 07
Total expenditure		$ 99,317 58

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916		$ 247,786 21
Amount of cash income as above		103,306 81
Total		$ 351,093 02
Amount of expenditure	$ 99,317 58	
Amount written off	2,000 00	
		101,317 58
Balance, net ledger assets, December 31, 1917 (277,807.44, less $28,032; ledger liabilities)		$ 249,775 44

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 79,905 57
Amount of commission thereon	20,776 17
Amount of losses recovered from said companies	93,393 64
Reserve of unearned premiums, $33,084.43; carried out at 80 per cent	26,467 55
Amount of losses due	8,645 39
Amount of cash or other securities held for recovery of losses, etc	28,012 00

THE NORTH EMPIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916	8,619,405	150,509 62
Taken in 1916, new and renewed	9,338,421	152,218 23
Totals	17,957,826	302,727 85
Less ceased	6,004,360	105,516 02
Gross in force at end of 1917	11,953,466	197,211 83
Less reinsured	3,985,650	61,743 86
Net in force at end of 1917	7,967,816	135,467 97

SCHEDULE A.

Real Estate owned, viz.:—	Book value.
City properties, Winnipeg, Man.	$ 21,433 90
Rural " Saskatchewan	3,356 10
Empress Hotel, Prince Albert, Sask.	23,034 64
Total	$ 47,824 64

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—	Par value.	Book value.	Market value.
*Dom. of Can. Victory Loan, 1937, 5½ p.c.	$ 5,000 00	$ 3,916 71	$ 3,916 71
District—			
South Vancouver, 1959, 4½ p.c.	45,000 00	45,000 00	35,100 00
Schools—			
Berrywater, S.D., 1918-19, 5½ p.c.	360 00	360 00	356 40
Brockton, S. D., 1918-19, 7 p.c.	260 00	260 00	262 60
Buffalo View, S.D., 1918-19, 5 p.c.	240 00	240 00	237 60
Clear Creek, S.D., 1919, 6 p.c.	100 00	100 00	100 00
Daysville, S.D., 1918-19, 6 p.c.	200 00	200 00	200 00
East Kildonan, S.D., 1922, 6 p.c.	1,000 00	1,000 00	1,000 00
East Kildonan, S.D., 1923, 6 p.c.	4,000 00	4,000 00	4,040 00
East Kildonan, S.D., 1924, 6 p.c.	5,000 00	5,000 00	5,050 00
Kelliher, S.D., 1918-19, 7 p.c.	340 00	340 00	343 40
Kingsland, S.D., 1918-19, 5½ p.c.	400 00	400 00	396 00
Knapton, S.D., 1918-19, 6 p.c.	240 00	240 00	240 00
Lamoyle, S. D., 1918-19, 6 p.c.	170 00	170 00	170 00
McConnell, S. D., 1918-19, 5½ p.c.	240 00	240 00	237 60
Poplar Hill, S.D., 1918-19, 6 p.c.	200 00	200 00	200 00
Prudential, S.D., 1918-19, 6 p.c.	500 00	500 00	500 00
Riversdale, S.D., 1918-19, 5½ p.c.	230 00	230 00	227 70
Round Valley, S.D., 1918-19, 5½ p.c.	360 00	360 00	356 40
Sudom, S.D., 1918-19, 5½ p.c.	260 00	260 00	257 40
Sunny View, S.D., 1918-19, 5½ p.c.	240 00	240 00	237 60
Warman, S.D., 1918-19, 6 p.c.	200 00	200 00	200 00
Total on deposit with Receiver General	$ 64,540 00	$ 63,456 71	$ 53,629 41
Other debentures owned by the company, viz.:—			
Governments—			
Dominion of Canada, War Loan, 1937, 5 p.c.	5,000 00	3,916 71	3,916 71
Dominion of Canada, Victory Loan, 1922, 5½ p.c.	15,000 00	11,750 14	11,750 14
City—			
Winnipeg Hospital, 1936, 4 p.c.	973 33	943 73	837 06
Schools—			
Clear Creek, 1918, 6 p.c.	100 00	100 00	100 00
Sudom, 1918-1919, 5½ p.c.	130 00	130 00	128 70
Total par, book and market values	$ 85,743 33	$ 80,297 29	$ 70,362 02

*This security was purchased prior to Dec. 31, 1917, but was not deposited until Feb. 8, 1918. It replaced a similar amount of 1925 War Loan.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—HENRY CHARLES HEMBRO.
Joint General Managers—J. L. ROBERTSON and H. S. GAYFORD.
Principal Offices—London and Aberdeen.
Manager for Canada—G. E. MOBERLY.
Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$17,512,500 00
Amount paid in cash	4,008,637 50

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule A.*)		$ 697,446 37

Other Assets in Canada.

Cash on hand		532 10
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 27,168 86	
Bank of British North America, Montreal	22,505 10	
Union Bank of Canada, Montreal	14,494 40	
Union Bank of Canada, Winnipeg	33,583 23	
Bank of British North America, Victoria	768 02	
Total cash in banks		98,519 61
Agents' balances and premiums uncollected ($3,892.14 was on business prior to Oct. 1, 1917)		140,781 58
Office furniture, $6,000; maps and plans, $4,000		10,000 00
Total assets in Canada		$ 947,279 66

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 30,252 17	
Net amount of claims, unadjusted	32,085 17	
Net amount of claims, resisted, in suit	39,292 62	
Total net amount of unsettled claims		$ 101,629 96
Reserve of unearned premiums, $654,454.60; carried out at 80 per cent		523,563 68
Taxes due and accrued		21,313 29
Due for miscellaneous expenses		2,833 17
Reinsurance premiums, due		1,571 53
Total liabilities in Canada		$ 650,911 63

INCOME IN CANADA.

Gross cash received for premiums	$ 986,693 68	
Deduct reinsurances, $11,477.59; return premiums, $118,992.11	130,469 70	
Net cash received for premiums		$ 856,223 98
Interest on bank deposits		975 61
Endorsement fees		78 76
Total income in Canada		$ 857,278 35

THE NORTHERN—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 86,041 57	
Amount paid for claims occurring during the year	$ 422,933 99	
Deduct savings and salvage, $4,592.24; reinsurances, $7,152.59	11,744 83	
Net amount paid for said claims	$ 411,189 16	
Total net amount paid for claims		$ 497,230 73
Commission or brokerage		173,281 28
Salaries, $39,117.45; auditors' fees, $487.50; travelling expenses, $5,944.35		45,549 30
Taxes		22,463 51
Miscellaneous expenditure, viz.: Advertising, $1,724.45; cleaning and lighting, $764.18; furniture and fixtures, $999.54; inspections and surveys, $7,745.09; legal expenses, $152.62; maps and plans, $1,227.70; exchange, $494.94; postage, telegrams, telephones and express, $4,171.89; printing and stationery, $6,921.44; rents, $3,544.33; underwriters' boards, tariff associations, etc., $9,442.74; newspapers and books, $350.30; sundry, $579.79		38,119 01
Total expenditure in Canada		$ 776,643 83

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	43,463	$ 93,052,662	$ 1,132,369 20
Taken during the year, new and renewed	30,162	84,317,734	1,029,079 95
Total	73,625	$177,370,396	$ 2,161,449 15
Deduct terminated	27,551	73,100,356	799,597 38
Gross in force at end of year	46,074	$104,270,040	$1,361,851 77
Deduct reinsured	.....	1,393,911	11,525 95
Net in force at December 31, 1917	46,074	$102,876,129	$ 1,350,325 82

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.
Governments—		
Canada Stocks, 1930/1950, 3½ p.c.	$ 65,213 33	$ 50,214 26
Canada bonds, 1914/1919, 3½ p.c.	40,393 34	39,585 47
" 1920/1925, 4½ p.c.	9,733 33	9,441 33
British War Loan, 1929/1947, 5 p.c.	49,947 20	47,603 18
Cities—		
Calgary, 1932, 4½ p.c.	24,333 33	21,413 33
North Vancouver, 1931, 4½ p.c.	24,333 33	20,683 33
Ottawa, 1932, 4½ p.c.	24,333 33	23,116 66
Ottawa, 1943, 4½ p.c.	24,333 34	22,630 01
Port Arthur, 1928, 5 p.c.	7,000 00	6,650 00
Port Arthur, 1929, 5 p.c.	2,000 00	1,900 00
Port Arthur, 1937, 5 p.c.	25,000 00	23,250 00
Port Arthur, 1938, 5 p.c.	1,000 00	930 00
Quebec, 1963, 4½ p.c.	48,666 67	43,800 00
Toronto, 1929, 3½ p.c.	146,000 00	127,020 00
Toronto, 1919, 5 p.c.	34,553 33	34,898 87
Vancouver, 1923, 4½ p.c.	48,666 67	45,746 60
Vancouver, 1927, 6 p.c.	24,333 33	25,063 33
Winnipeg, 1941, 3½ p.c.	30,000 00	23,100 00
Winnipeg, 1925, 4 p.c.	25,000 00	23,000 00
Railway—		
Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c.	170,333 33	107,310 00
Total on deposit with Receiver General	$ 825,173 86	$ 697,446 37

(*For General Business Statement, see Appendix.*)

THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—G. R. CROWE.

Vice-President—G. V. HASTINGS.

General Manager—T. L. MORRISEY.

Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	250,000 00
Amount paid in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens			$ 127,592 25
Amount of loans as above on which interest has been overdue for one year or more previous to statement		$ 23,992 25	

Bonds and debentures owned, viz.—

	Par value.	Book value.	Market value.
Government—			
Dominion of Canada War Loan, 1925, 5 p.c.	$ 25,000 00	$ 24,213 80	$ 24,750 00
Dominion of Canada War Loan, 1937, 5 p.c.	25,000 00	23,933 43	23,933 43
Dominion of Canada, Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	2,500 00	2,500 00	2,500 00
Cities—			
*St. Boniface, 1932, 5 p.c.	16,000 00	15,092 80	15,040 00
*St. Boniface, 1940, 5 p.c.	38,815 09	41,616 56	35,709 88
*Winnipeg, 1930, 4 p.c.	2,000 00	1,800 00	1,780 00
Total par, book and market values	$ 109,315 09	$ 109,156 59	$ 103,713 31

Carried out at book value		109,156 59
Cash at head office		466 79
Cash at Eastern Branch		1 70
Cash in Royal Bank of Canada		57,744 60
Sinking fund, St. Boniface debs		89 07
Total ledger assets	$	295,051 00
Deduct market value of bonds and debentures under book value		5,443 28
	$	289,607 72

OTHER ASSETS.

Interest due, $4,262.63 accrued, $3,701.85	7,964 48
Agents' balances and premiums uncollected ($1,019.63 on business prior to October 1, 1917)	13,061 24
Bills receivable (overdue)	120 19
Total assets	$ 310,753 63

*On deposit with Receiver General.

THE NORTH WEST FIRE—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 15,779 33	
" " resisted, in suit (accrued in previous years)	3,875 00	
Total net amount of unsettled claims		$ 19,654 33
Reserve of unearned premiums, $104,930.87, carried out at 80 per cent		83,944 70
Taxes dues and accrued		2,316 02
Total liabilities in Canada		$ 105,915 05

(2) *Liabilities in other Countries.*

Net amount of claims, unadjusted		$ 150 00
Reserve of unearned premiums, $1,865.19; carried out at 80 per cent		1,492 15
Total liabilities in other countries		$ 1,642 15
Total liabilities in all countries		$ 107,557 20
Excess of assets over liabilities		$ 203,196 43
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital		$ 103,196 43

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 192,899 59	$ 5,453 27	
Deduct reinsurances, $47,268.74; return premiums, $21,455.63	67,117 02	1,607 35	
Net cash received for premiums	$ 125,782 57	$ 3,845 92	
Net cash received for premiums in all countries			$ 129,628 49
Received for interest on investments			17,148 87
Total income			$ 146,777 36

EXPENDITURE.

	In Canadn.	In other Countries.	
Amount paid for clains occurring in previous years	$ 18,795 31		
Deduct savings and salvage, $2.70; reinsurances, $5,752.78	5,755 48		
Net amount paid for said claims	$ 13,039 83		
Amount paid for said claims occurring during the year	$ 108,603 31	$ 2,154 07	
Deduct reinsurances	37,474 31	503 95	
Net amount paid for said claims	$ 71,129 00		
Total net amount paid for claims	$ 84,168 83	$ 1,650 12	
Total net amount paid for claims in all countries			$ 85,818 95
Commssion or brokerage			27,631 01
Salaries: Head Office officials, $7,145.19; directors' fees, $460, auditor's fees, $280; travelling expenses, officials, $500.39			8,385 58
Taxes			4,515 48
Miscellaneous: expenditure, viz.: Advertising, $297.90, maps and plans, $349.25; postage, telegrams, telephones and express, $649.22; priating and stationery, $356.55; rents, $1,175.30; legal expenses, $10; board fees, $1,744.60; light, exchange and miscellaneous $316.80			4,899 62
Total, expenditure			$ 131,250 64

The North West Fire—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916	$ 279,524 28
Amount of cash income	146,777 36
Total	$ 426,301 64
Amount of cash expenditure	131,250 64
Balance, net ledger assets, December 31, 1917	$ 295,051 00

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 372 18
Amount of commission thereon	74 44

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	Class of Business.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	12,898	18,586,292	237,756 95	267	358,390	4,410 75	13,165	18,944,682	242,167 70
Taken in 1917—									
New	7,488	15,211,918	174,785 79	135	217,786	2,773 21	7,623	15,429,704	177,559 00
Renewed	964	1,616,696	22,745 75	175	227,800	2,685 03	1,139	1,844,496	25,430 78
Totals	21,350	35,414,906	435,288 49	577	803,976	9,868 99	21,927	36,218,882	445,157 48
Less ceased	8,062	14,174,977	177,246 89	281	381,417	4,647 98	8,343	14,556,394	181,894 87
Gross in force at end of 1917	13,288	21,239,929	258,041 60	296	422,559	5,221 01	13,584	21,662,488	263,262 61
Less reinsured		4,407,170	51,597 15		121,403	1,490 63		4,528,573	53,087 78
Net in force at end of 1917	13,288	16,832,759	206,444 45	296	301,156	3,730 38	13,584	17,133,915	210,174 83

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—ALFRED F. JAMES.
Secretary—LUBIN M. STUART.
Principal Office—Milwaukee, Wis.
Chief Agent in Canada—W. D. THOMSON.
Head Office in Canada—Regina, Sask.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Toronto, 1948, 4 p.c.	$ 99,280 00	$ 84,388 00
Victoria, 1936, 4 p.c.	54,505 67	44,695 47
Schools—		
Calgary, P., 1950, 4½ p.c.	17,000 00	13,940 00
Calgary, P., 1951, 4½ p.c.	16,000 00	13,120 00
Calgary, P., 1952, 4½ p.c.	2,000 00	1,640 00
Total on deposit with Receiver General	$ 188,786 67	$ 157,783 47

Carried out at market value		$ 157,783 47

Other Assets in Canada.

Cash at head office		10 00
Cash in Bank of Nova Scotia, Regina		8,618 59
Interest accrued		2,412 42
Agents' balances and premiums uncollected, viz.:—		
Fire ($18,742.04 on business prior to Oct. 1, 1917)	$ 48,389 08	
Hail (on business prior to Oct. 1, 1917)	215 72	
Total		48,604 80
Office furniture and plans		1,000 00
Total assets in Canada		$ 218,429 28

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 2,730 32	
Net amount of fire claims, unadjusted	27,696 00	
Total net amount of unsettled claims ($750 accrued prior to 1917)		$ 30,426 32
Reserve of unearned premiums, viz.:—		
Fire	$ 149,238 91	
Tornado	762 74	
Total, $150,001.65; carried out at 80 per cent.		120,001 32
Taxes due and accrued (estimated)		2,000 00
Salaries, rent, etc., due and accrued		2,000 00
Total liabilities in Canada		$ 154,427 64

NORTHWESTERN NATIONAL—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Hail.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	215,650 73	1,734 43	519 25	
Less reinsurance	123 71			
Less return premiums	26,822 12	141 90	42 48	
Total deduction	26,945 83			
Net cash received	188,704 90	1,592 53	476 77	
Net cash received for premiums for all classes of business				$ 190,774 20
Cash received for interest on investments				7,726 46
Income received from all other sources in Canada				438 85
Total Income in Canada				$ 198,939 51

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Hail.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	27,896 05			
Less savings and salvage	9 00			
Less reinsurance	1 10			
Total deduction	10 10			
Net payment for said claims	27,885 95	−614 00		
Paid for claims occurring during the year	71,010 09		54 25	
Less reinsurance	40 30			
Net payment for said claims	70,969 79			
Total net payment for claims	98,855 74	−614 00	54 25	
Total net payments for claims for all classes of business				$ 98,295 99
Commission and brokerage, Fire, $42,541.64; Other, $499.50				43,041 14
Taxes, Fire				7,046 98
Salaries, fees and travelling expenses, Fire: Salaries: general and special agents, $10,819.26; travelling expenses, agents, $1,736.11				12,555 37
Miscellaneous expenditure, Fire, viz.:—Postage, telegrams, telephones and express, $1,018.13; printing and stationery, $637.78; rents, $480; miscellaneous agency expenses, $12,918.61				15,054 52
Miscellaneous expenditure, Other, viz.:—Miscellaneous agency expenses				137 76
Total expenditure in Canada				$ 176,131 76

NORTHWESTERN NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	18,719,927	219,207 46	259,150	1,371 35
Taken in 1917, new and renewed	19,512,374	234,793 07	116,860	519 25
Totals	38,232,301	454,000 53	376,010	1,890 60
Less ceased	14,998,584	177,224 68	101,200	532 00
Gross and net in force at end of 1917	23,233,717	276,775 85	274,810	1,358 60

(*For General Business Statement, see Appendix.*)

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—Major F. ASTLEY CUBITT.
General Manager and Secretary—JOHN LARGE.
Principal Office—Norwich, Eng.
Chief Agent in Canada—JOHN B. LAIDLAW.
Head office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,100,000	$5,353,333 33
Amount of capital paid thereon in cash	132,000	642,400 00
Debenture Stock (Norwich and London)	580,000	2,822,666 66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 804,807 52

Other Assets in Canada.

Value of real estate held by the company, 12-14 Wellington St., E., Toronto		80,000 00
Cash on hand		15,269 31
Cash in banks, viz.:—		
Molsons Bank, Toronto (current account): fire, $10,748.27; other, $6,408.53	17,156 80	
Molsons Bank, Toronto (special account)	95,133 43	
Molsons Bank, Montreal (current account)	750 00	
Molsons Bank, Montreal (special account)	14,897 31	
Imperial Bank, Toronto (special account)	59,174 90	
Imperial Bank, Toronto (current account)	22,628 56	
Imperial Bank, Winnipeg (current account)	1,000 00	
Total cash in banks		210,741 00
Agents' balances and premiums uncollected, viz.:—		
Fire ($15,245.95 on business prior to Oct. 1, 1917)	$ 86,331 10	
Accident ($ 2,219 49 " " 1, 1917)	5,569 31	
Automobile (including Fire Risk) ($ 109 02 " " 1, 1917)	1,164 42	
Automobile (excluding Fire Risk) ($ 811 47 " " 1, 1917)	2,725 64	
Employers' Liability ($ 1,327 82 " " 1, 1917)	3,916 87	
Plate Glass ($ 94 89 " " 1, 1917)	1,533 26	
Sickness ($ 1,878 02 " " 1, 1917)	4,158 97	
Total		105,399 57
Office furniture and plans		5,000 00
Due from reinsuring companies: auto, $58.52; plate glass, $30.75		89 27
Total assets in Canada		$ 1,221,306 67

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 68,356 42	
Net amount of fire claims, resisted, in suit	23,904 45	
Net amount of accident claims, unadjusted	2,315 00	
Net amount of automobile (including fire risk) claims, unadjusted	1,302 25	
Net amount of automobile (excluding fire risk) claims, unadjusted	2,560 00	
Net amount of automobile (excluding fire risk) claims, resisted, in suit	1,150 00	
Net amount of employers' liability claims, unadjusted ($325 accrued in previous years)	2,402 00	
Net amount of employers' liability claims, resisted, in suit	3,000 00	
Net amount of plate glass claims, unadjusted	3,282 00	
Net amount of sickness claims, unadjusted	791 00	
Total net amount of unsettled claims		$ 109,063 12

THE NORWICH UNION FIRE—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz.:—		
Fire	$ 639,901 52	
Accident	15,368 36	
Automobile (including Fire Risk)	14,424 61	
Automobile (excluding Fire Risk)	14,178 34	
Employers' Liability	11,633 68	
Plate Glass	5,977 71	
Sickness	9,841 46	
Total, $711,325.68, carried out at 80 per cent		$ 569,060 54
Taxes due and accrued		11,000 00
Reinsurance premiums due		1,481 54
Due and accrued for salaries, rents, etc		8,410 02
Total liabilities in Canada		$ 699,015 22

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Employers' Liability.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	959,853 38	38,314 03	36,229 62	38,680 74	41,965 24	13,432 50	24,653 24
Less reinsurance	11,196 57	1,115 72	300 40	1,139 73	3,342 96	181 30	672 96
Less return premiums	123,858 85	7,526 10	4,513 67	7,409 27	7,973 36	3,095 98	4,715 92
Total deduction	135,055 42	8,641 82	4,814 07	8,549 00	11,316 32	3,187 23	5,388 88
Net cash received	824,797 96	29,672 21	31,415 55	30,131 74	30,648 92	10,295 23	18,619 36

Net cash received for premiums for all classes of business	$ 975,810 99
Cash received for interest	42,654 79
Cash received for rents	1,992 65
Endorsement fees	66 33
Total income in Canada	$1,013,304 73

The Norwich Union Fire—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	100,353 07						
Less savings and salvage	586 37						
Net payment for said claims	99,766 70	797 63	1,055 57	201 20	5,162 14	127 79	1,269 38
Paid for claims occurring during the year	385,849 54	7,489 05	8,761 93	5,787 02	3,651 43	4,639 42	7,855 51
Less savings and salvage	6,909 20		182 50				
Less reinsurance	186 34	197 50		81 33	498 72	65 57	512 74
Total deduction	7,095 54						
Net payment for said claims	378,754 00	7,291 55	8,579 43	5,705 69	3,152 71	4,573 85	7,342 77
Total net payment for said claims	478,520 70	8,089 18	9,635 00	5,906 89	8,314 85	4,701 64	8,612 15

Total net payments for claims for all classes of business	$ 523,780 41
Commission and brokerage, Fire, including automobile (including fire risk) $161,927.48; Other, $34,908.39	196,835 87
Taxes, Fire, including automobile (including fire risk) $22,534.98; Other, $2,056.58	24,591 56
Salaries, fees and travelling expenses: Fire; Salaries, Head office, $56,911.48; fees—directors, $375; auditors, $550; travelling expenses, officials, $5,527.11	63,463 59
Salaries, fees and travelling expenses: Other; Salaries, Head office, $14,158.54; fees—auditors, $305, travelling expenses, Officials, $2,109.66	16,573 20
Miscellaneous expenditure: Fire; Advertising, $4,520.60; furniture and fixtures, $1,499.32; legal exepnses, $145.45; maps and plans, $2,118.75; postage, telegrams, telephones and express, $7,951.27; printing and stationery, $6,809.50; underwriters' boards, associations, etc., $8,835.72; sundry charges, $7,281.95; Winnipeg office expenses, $133.57 rents, $1,050	43,646 13
Miscellaneous expenditure: Other; Advertising, $3,065 94; furniture and fixtures, $200 40; inspections and surveys, $240.80; postage, telegrams, telephones and express, $749.02; printing and stationery, $3,420.70; rents, $750; underwriters' boards, associations, etc., $379.20; sundry charges, $1,156.76; Winnipeg office expenses, $4,447.12; automobile expense, $1,130.44; legal fees, $35	15,575 38
Total expenditure in Canada	$ 884,466 14

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (including Fire Risk.)	
	Amount. $	Premiums. $ cts.	Amount. $	Premiums. $ cts.	Amount. $	Premiums. $ cts.
Gross in force at end of 1916	99,974,766	1,154,536 31	3,724,550	19,710 79	1,010,042	18,509 69
Taken in 1917—New	60,539,692	671,626 31	4,028,000	21,982 72	2,644,972	36,156 80
Renewed	25,753,123	294,591 49	4,765,050	19,596 50		
Totals	186,267,581	2,120,754 11	12,517,600	61,290 01	3,655,014	54,666 49
Less ceased	77,658,923	881,349 32	6,248,750	29,357 55	1,959,904	25,716 88
Gross in force at end of 1917	108,608,658	1,239,404 79	6,268,850	31,932 46	1,695,110	28,949 61
Less reinsured	1,352,592	12,648 57	310,500	1,195 74	6,683	100 39
Net in force at end of 1917	107,256,066	1,226,756 22	5,958,350	30,736 72	1,688,427	28,849 22

The Norwich Union Fire—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.							
	Automobile (excluding Fire Risk.)		Employers' Liability.		Plate Glass.		Sickness.	
	Amount.	Premiums.	Amount.	Premiums.	Premiums.		Premiums.	
	$	$ cts.	$	$ cts.	$ cts.		$ cts.	
Gross in force at end of 1916	2,502,785	15,906 77	1,676,666	19,460 38	10,206 31		12,525 77	
Taken in 1917—New	5,839,000	31,603 14	1,672 500	32,290 45	7,946 87		14,039 76	
Renewed	1,681,420	8,675 04	750,000	7,250 36	4,905 07		12,950 55	
Totals	10,023,205	56,184 95	4,099,166	59,001 19	23,058 25		39,516 08	
Less ceased	4,369,535	26,721 26	2,146,666	33,357 68	11,681 28		19,225 31	
Gross in force at end of 1917	5,653,670	29,463 69	1,952,500	25,643 51	11,376 97		20,290 77	
Less reinsured	54,000	1,107 00	82,500	2,376 14	342 71		607 85	
Net in force at end of 1917	5,599,670	28,356 69	1,870,000	23,267 37	11,034 26		19,682 92	

Schedule A.

Bonds and debs. on deposit with the Receiver General.

	Par value.	Market value.
Governments—		
Canada inscribed stock, 1938, 3 p.c.	$ 26,766 66	$ 19,807 33
Canada inscribed stock, 1930 1950, 3½ p.c.	97,333 33	74,946 66
Canada Reg'td. stock, 1940/1960, 4 p.c.	73,000 00	61,320 00
Canada War Loan, 1925, 5 p.c.	101,000 00	99,990 00
Prov. of New Brunswick, 1938, 3 p.c.	29,200 00	21,608 00
Prov. of Ontario, 1939, 4 p.c.	10,000 00	8,700 00
Prov. of Ontario, 1941, 4 p.c.	20,000 00	17,400 00
Prov. of Saskatchewan, 1954, 4½ p.c.	9,733 33	8,370 66
Cities—		
Calgary, 1933, 4½ p.c.	30,000 00	26,100 00
Edmonton, 1924, 4½ p.c.	9,800 00	9,016 00
London, 1921, 4 p.c.	15,000 00	14,400 00
Montreal permanent debenture stock, 3 p.c.	24,333 33	14,600 00
Montreal, 1942, 3½ p.c.	34,066 67	26,572 00
Montreal stg. stock, 1932, 4 p.c.	14,600 00	12,994 00
Ottawa, 1931, 4 p.c.	44,286 67	39,858 00
Quebec stock, 1962, 3½ p.c.	37,960 00	27,331 20
Toronto, 1929, 3½ p.c.	90,033 33	78,329 00
Toronto, 1944, 3½ p.c.	38,933 33	30,368 00
Toronto, 1948, 4 p.c.	29,200 00	24,820 00
Vancouver, 1944, 4 p.c.	16,000 00	12,480 00
Vancouver, 1946, 4 p.c.	20,000 00	15,400 00
Victoria, 1936, 4 p.c.	19,466 67	15,962 67
Victoria, 1961, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1938, 3½ p.c.	6,000 00	4,740 00
Winnipeg, 1923, 4 p.c.	8,000 00	7,520 00
Winnipeg, 1925, 4 p.c.	20,000 00	18,400 00
District—		
South Vancouver, 1959, 5 p.c.	10,000 00	8,500 00
Railway—		
Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manotoba), 1930, 4 p.c.	58,400 00	50,224 00
Miscellaneous—		
Can. Perm. Mortgage Corporation, 1919, 4½ p.c.	25,000 00	25,000 00
Toronto Harbour Commrs. (g'teed by City of Toronto) 1953, 4½ p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	$ 952,846 65	$ 804,807 52

(*For General Business Statement, see Appendix.*)

THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—RANDALL DAVIDSON.
Vice-President and Secretary—C. A. RICHARDSON.
Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$	500,000 00
Amount paid thereon in cash		174,762 70

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (Lot 17 and 18 B. 3 Calgary)	$	6,000 00
Amount secured by way of loans on real estate, first liens		119,344 29
Mortgage charges recoverable		23 28

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada War Loan, 1925, 5 p.c.	$ 25,000 00	$ 24,305 25	$ 24,750 00
Dominion of Canada War Loan, 1931, 5 p.c.	25,000 00	24,213 75	24,750 00
Dominion of Canada War Loan, 1937, 5 p.c.	52,000 00	49,686 82	49,686 82
Dominion of Canada Victory Loan, 1937, 5½ p.c.	2,500 00	2,500 00	2,500 00
*Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c.	55,000 00	55,000 00	45,100 00
*Province of Manitoba, 1920, 5 p.c.	10,000 00	10,000 00	9,900 00
United Kingdom of Great Britain and Ireland, gold notes, 1918, 5½ p.c.	25,000 00	24,993 63	24,993 63
District—			
*Greater Winnipeg Water Dist., 1920, 5 p.c.	40,000 00	39,569 34	39,600 00
Schools—			
Huntley, Alta., 1918-1919, 5½ p.c.	300 00	300 00	297 00
Waldron, Alta., 1918-1920, 5 p.c.	750 00	750 00	735 00
Flying Arrow, Sask., 1918-1919, 5½ p.c.	300 00	300 00	297 00
Echo, Sask., 1918-1919, 5½ p.c.	200 00	200 00	198 00
Miscellaneous—			
Canada Permanent Mortgage Corporation, 1920, 4½ p.c.	15,000 00	15,000 00	15,000 00
Total par, book and market values	$ 251,050 00	$ 246,818 79	$ 237,807 45

Carried out at book value		246,818 79
Cash at head office		8,714 68
Cash in banks, viz.:—		
Royal Bank of Canada, Winnipeg, (current account)	$ 30,316 83	
Royal Bank of Canada, Winnipeg, (investment account)	31,002 71	
Royal Bank of Canada, Montreal, (current account)	16,504 21	
Total cash in banks		77,823 75
Advances to travellers		93 44
Total ledger assets	$	453,818 23
Deduct market value of bonds and debentures under book value		9,011 34
	$	449,806 89

*On deposit with Receiver General.

THE OCCIDENTAL FIRE—*Continued.*

OTHER ASSETS.

Interest due, $2,235.28; accrued, $7,083.56	$ 9,318 84
Agents' balances and premiums uncollected ($46.20 on business prior to Oct. 1, 1917)	48,701 08
Office furniture, $1,000; maps and plans, $4,000	5,000 09
Accrued commission on licensed reinsurance premiums	255 59
Amount due for reinsurance losses	12 86
Total assets	$ 513,095 26

LIABILITIES.

Total net amount of claims, unadjusted	$ 20,116 27
Reserve of unearned premiums, $140,416.54; carried out at 80 per cent	112,333 23
Reserve of unlicensed reinsurance, unsecured	1,716 78
Held in trust for unlicensed reinsuring companies	3,921 20
Interest paid in advance	449 48
Taxes due and accrued (War Tax)	814 54
Due for reinsurance premiums	1,708 83
Balance retained on account of reinsurance	54,526 40
Interest accrued on treaty Co. reserve	869 08
Total liabilities in Canada	$ 196,455 81
Surplus of assets over liabilities	$ 316,639 45
Capital stock paid in cash	174,762 70
Surplus over all liabilities and capital stock paid up	$ 141,876 75

INCOME

Gross cash received for premiums	$ 372,264 61	
Deduct reinsurances, $131,069.97; return premiums, $82,781.19	213,851 16	
Net cash received for said premiums		$ 158,413 45
Received for interest on investments		21,120 80
Total income		$ 179,534 25

EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years	$ 23,229 53	
Deduct reinsurances	10,028 26	
Net amount paid for said claims	$ 13,201 27	
Amount paid for claims occurring during the year	$ 126,135 73	
Deduct reinsurances	57,525 02	
Net amount paid for said claims	$ 68,610 71	
Total net amount paid for claims		$ 81,811 98
Commission or brokerage		17,657 33
Paid for salaries: H.O. officials, general and special agents, $14,111.11; directors' fees, $125; auditors' fees, $394.35; travelling expenses: officials and agents, $3,948.25		18,578 71
Taxes		7,332 02
Miscellaneous expenditure, viz.: Advertising, $612.36; maps and plans, $347.18; printing and stationery, $4,638.15; postage, telegrams, telephones and express, $1,665.36; legal expenses, $36.55; boards, tariff associations, etc., $2,838.90; sundries, $3,299.25; rents, $1,146.16; mortgage and real estate expenses, $1,159.55; furniture and fixtures, $113.18		15,856 64
Total expenditure		$ 141,236 68

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916	$ 362,073 06
Amount of income as above	179,534 25
Total	$ 541,607 31
Amount of expenditure as above	141,236 68
Balance, net ledger assets, at December 31, 1917 ($458,818.23, less deposits $58,447.60 held for reinsuring companies	$ 400,370 63

The Occidental Fire—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 95,670 73
Amount of commission thereon	28,701 17
Amount of losses recovered from said companies	54,897 41
Reserve of uncarned premiums on all risks reinsured in unlicensed companies, $50,937 72; carried out at 80 per cent	40,750 18
Amount of losses due and recoverable	15,493 00
Amount of cash or other securities held as security for recovery of claims, etc	54,526 40

SUMMARY OF RISKS AND PREMIUMS.

Risks.	Class of Business. In Canada.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1916	10,386	17,716,110	292,379 37
Taken in 1917, new and renewed	9,989	23,388,893	381,631 48
Totals	20,375	41,135,003	674,010 85
Less ceased	7,206	16,010,004	281,204 02
Gross in force at end of 1917	13,169	25,124,999	392,806 83
Less reinsured	.....	8,907,483	128,269 06
Net in force at end of 1917	13,169	16,217,516	264,537 77

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—E. R. OWEN.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September, 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed	3,107,000 00
Amount paid in cash	861,540 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)		$ 583,661 34
Other Assets in Canada.		
Value of real estate (building and lot in Regina, Sask.)		6,605 59
Market value of bonds held by Company (*For details, see Schedule B.*)		59,500 00
Associated companies, Manitoba		11,772 32
Cash at head office and branches		825 00
Cash in banks, viz.:—		
Bank of Montreal, Toronto	$ 215,104 99	
Bank of Montreal, Vancouver	2,145 19	
Royal Bank of Canada, Toronto	28,978 75	
Total cash in banks		246,228 93
Deposits with Underwriters' Association		1,200 00
Expenses advanced		2,085 55
Claims recoverable		691 80
Cash deposit with Manitoba Government (Workmen's Compensation)		5,158 46
Agents' balances and premiums uncollected, viz.:—		
Fire, ($2,232.88 on business prior to Oct. 1, 1917)	$ 39,867 38	
Accident, ($1,289.07 on business prior to Oct. 1, 1917)	19,249 75	
Automobile, including Fire Risk, ($434.06 on business prior to Oct. 1, 1917)	4,134 98	
Automobile, excluding Fire Risk, ($438.19 on business prior to Oct. 1, 1917)	2,190 68	
Burglary ($32.77, on business prior to Oct. 1, 1917)	267 58	
Plate Glass, ($213.65 on business prior to Oct. 1, 1917)	5,990 24	
Sickness, ($644.53 on business prior to Oct. 1, 1917)	9,624 87	
Employers' Liability, ($1,558.51 on business to Oct. 1, 1917)	36,363 39	
Guarantee, ($342.57 on business to Oct. 1, 1917)	2,518 17	
Net amount of agents' balances and premiums uncollected		120,207 04
Total assets in Canada		$ 1,037,936 03

The Ocean Accident and Guarantee—*Continued.*

LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted	$ 19,705 00	
Accident, unadjusted	14,465 00	
Accident, resisted in suit	1,500 00	
Automobile, (including Fire Risk) unadjusted	650 00	
Automobile (excluding Fire Risk), unadjusted	15,950 00	
Employers' Liability, unadjusted	98,593 00	
Guarantee, unadjusted	3,525 00	
Plate Glass, unadjusted	1,105 00	
Sickness, unadjusted	5,865 00	
Total net amount of unsettled claims		$ 161,358 00
Reserve or unearned premiums—		
Fire	$ 163,864 69	
Accident	80,912 35	
Automobile (including Fire Risk)	15,826 94	
Automobile (excluding Fire Risk)	38,266 36	
Burglary	1,018 40	
Employers' Liability	47,223 19	
Guarantee	12,811 03	
Plate Glass	46,361 75	
Sickness	34,480 97	
Total net reserve of unearned premiums, $440,765.68; carried out at 80 per cent		352,612 55
Due and accrued for taxes (estimated)		10,000 00
Reinsurance premiums due		1,377 77
Total liabilities in Canada		$ 525,348 32

INCOME IN CANADA.

Premiums.	Class of Business.								
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	367,490 43	216,715 56	46,470 60	107,278 44	2,079 50	304,516 90	37,651 68	59,627 94	91,793 35
Less reinsurance	4,611 64	11,538 71	14,500 68	142 80	231 54	642 41	5,803 84	63 95	4,552 32
Less return premiums	52,242 25	38,142 62	4,717 02	25,697 86	650 53	38,300 36	5,321 26	11,602 87	16,453 35
Total deduction	56,853 89	49,681 33	19,217 70	25,840 66	882 07	38,942 77	11,125 10	11,666 82	21,005 67
Net cash received	250,636 54	167,034 23	27,252 90	81,437 78	1,197 43	265,574 13	26,526 58	47,961 12	70,787 68

Net cash received for premiums for all classes of business	$	938,408 39
Cash received for interest on investments		6,335 27
Rents		330 31
Total income in Canada	$	945,073 97

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

EXPENDITURE IN CANADA

Claims.	Class of Business.								
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Burglary.	Employers' Liability	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	6,840 22	17,234 46		6,398 52		47,270 95	—856 89	732 77	5,783 25
Paid for claims occurring during the year	110,288 59	40,742 40	12,801 83	15,441 25	413 50	68,238 59	190 50	19,058 16	23,867 43
Less reinsurance	433 89	2,580 51	4,482 09						2,511 02
Less recoveries							57 92		
Net payment for said claims	109,854 70	38,161 89					132 58		21 356 41
Total net payment for claims	116 694 92	55,396 35	8,319 74	21,842 77	413 50	115,509 54	—724 31	19,790 93	27,139 66

Total net payments for claims for all classes of business	$ 364,383 10
Commission and brokerage, Fire, $50,107.84; Other, $159,244.68	209,352 52
Taxes, Fire, $2,090.88; Other, $15,333.71	17,424 59
Salaries, fees and travelling expenses, Fire:—Salaries:—head office, $6,580.20; general and special agents, $5,009.04; Fees, directors, $7.44; auditors, $72.24; travelling expenses: officials, $217.32; agents, $1,178.40	13,064 64
Salaries, fees and travelling expenses, Other:—Salaries:—head office, $48,255.04; general and special agents, $36,733.18; Fees, directors, $55.06; auditors', $527.76; travelling expenses: officials, $1,594; agents, $8,642.40	95,807 44
Miscellaneous expenditure, Fire, viz.:—Advertising, $587.76; furniture and fixtures, $228.24; inspections and surveys, $323; maps and plans, $1,174; postage, telegrams, telephones and express, $807.12; printing and stationery, $1,467.60; rents, $1,224.24; underwriters' boards, associations, etc., $537 84; general expenses, $108.48; bad debts, $89.28	6,547 56
Miscellaneous expenditure, Other, viz.:—Advertising, $4,310.54; furniture and fixtures, $1,674.37; inspections and surveys, $2,861.08; legal expenses, $575.55; medical examiners' fees, $900; postage, telegrams, telephones and express, $5,919.36; printing and stationery $10,762.56; rents, $8,978.06; underwriters' boards, associations, etc., $3,944.49; Manitoba Compensation Board, $1,677.71 bad debts, $654.78; general expenses, $1,195.33, pay roll audit, $834.89	44,288 72
Total expenditure in Canada	$ 750,868 57

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Fire.		Accident.		Automobile. (including Fire Risk.)
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1916	14,788,772	172,060 04	26,362,616	170,710 99	9,172 69
Taken in 1917, new and renewed	29,224,665	323,650 86	30,496,552	203,199 68	49,176 78
Totals	44,013,437	495,710 90	56,859,168	373,910 67	58,349 47
Less ceased	17,042,306	189,681 19	31,065,282	200,573 45	13,770 95
Gross in force at end of 1917	26,971,131	306,029 71	25,793,886	173,337 22	44,578 52
Less reinsured	495,892	3,475 26	1,951,000	11,512 51	12,924 63
Net in force at end of 1917	26,475,239	302,554 45	23,842,886	161,824 71	31,653 89

The Ocean Accident and Guarantee—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums—	Class of Business.					
	Automobile. (excluding Fire Risk.)		Burglary.		Employers' Liability	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	7,651,215	54,079 61	3,500	43 12	9,315,616	100,562 78
Taken in 1917, new and renewed	19,351,008	99,623 78	289,483	2,407 38	9,388,370	100,349 81
Totals	27,002,223	153,703 39	292,983	2,450 50	18,703,986	200,912 59
Less ceased	8,724,770	77,170 67	8,500	689 80	9,100,116	105,764 28
Gross in force at end of 1917	18,277,453	76,532 72	284,483	1,760 70	9,603 870	95,148 31
Less reinsured			12,500	231 54		658 07
Net in force at end of 1917	18,277,453	76,532 72	271,983	1,529 16	9,603,870	94,490 24

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	$	$ cts.	$ cts.	$ cts.
Gross in force at end of 1916	7,726,885	28,969 60	68,200 45	71,978 10
Taken in 1917, new and renewed	9,607,402	35,020 34	60,363 76	87,227 32
Totals	17,334,287	63,989 94	128,564 21	159,205 42
Less ceased	7,968,608	30,945 64	47,515 44	85,540 46
Gross in force at end of 1917	9,365,679	33,044 30	81,048 77	73,664 96
Less reinsured	1,721,371	6,630 34	21 00	4,703 01
Net in force at end of 1917	7,644,308	26,413 96	81,027 77	68,961 95

Schedule A.

Bonds and debs. owned, viz.:—

	Par value.	Market value.
On deposit with Receiver General—		
Governments—		
Canada stock, 1930/1950, 3½ p.c.	$ 4,866 67	$ 3,747 34
Prov. of Ontario, 1946, 3½ p.c.	53,333 33	40,685 33
Prov. of Quebec, inscribed, 1937, 3 p.c.	102,200 00	74,606 00
Prov. of Quebec inscribed, 1928, 4 p.c.	12,166 67	11,071 67
British War Loan, 1929/1947, 5 p.c.	254,431 16	232,042 67
Guaranteed Stock (Irish Land Act). 1933 or later, 2¾ p.c.	48,666 67	25,793 34
New South Wales, 1935, 3 p.c.	36,500 00	25,915 00

The Ocean Accident and Guarantee—*Concluded.*

Schedule A—*Concluded.*

Bonds and debs owned—*Concluded.*	Par value.	Market value.
On deposit with Receiver General—Concluded.		
Cities—		
Montreal (St. Henri), 1950, 4 p.c.	$ 20,000 00	$ 16,400 00
Toronto, 1919, 4 p.c.	48,666 67	48,180 00
Westmount, 1934, 4 p.c.	25,000 00	22,000 00
Winnipeg, 1936, 4 p.c.	24,333 33	20,926 66
Winnipeg, 1940, 5 p.c.	24,333 34	20,440 00
Railways—		
C.N.R. 1st Mtge. Cons. deb. stk. (g't'd by prov. of Man.), 1930, 4 p.c.	34,066 67	29,297 33
C.N.R., Ont. Div., (g't'd by Prov. of Man.), 1930, 4 p.c.	14,600 00	12,556 00
Total on deposit with Receiver General	$ 703,364 51	$ 583,661 34

Schedule B.

Held by Company, viz.:—		
Dominion of Canada War Loan, 1931, 5 p.c.	$ 50,000 00	$ 49,500 00
Dominion of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	10,000 00	10,000 00
Total, held by the Company	$ 60,000 00	$ 59,500 00

(*For General Business Statement, see Appendix.*)

THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—D. H. WILSON, M.D.
Vice-Presidents—W. H. MALKIN and J. B. MATHERS.
Managing Director—T. W. GREER.
Secretary—F. H. GODFREY.
Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the statutes of 1890, amended by chapter 61 of the statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the statutes of 1907-1908. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	831,600 00
Amount paid in cash	587,821 87
Premiums paid on treasury stock (1908 to 1916)	164,513 49

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (less encumbrances). *(For details, see Schedule A.)*		$ 189,300 55
Amount secured by way of loans on real estate, first liens		246,466 85
The same, second liens		3,882 00
Book value of bonds and debs. *(For details, see Schedule B.)*		472,485 03
Book value of stock. *(For details, see Schedule C.)*		27,594 00
Cash at head office		2,374 15
Cash in banks, viz.:—		
Royal Bank of Canada (savings account)	$ 25,465 31	
Royal Bank of Canada (current account)	20,438 18	
Total cash in banks		45,903 49
Total ledger assets		$ 988,006 07
Deduct market value of bonds, debs. and stock under book value		17,895 31
		$ 970,110 76

OTHER ASSETS.

Interest due, $2,916.34; accrued, $4,028.23	6,944 57
Agents' balances and premiums uncollected ($559.01 on business prior to Oct. 1, 1917)	30,015 63
Office furniture and fixtures, $1,158.17; maps and plans, $4,061.59	5,219 76
Due for reinsurance losses	6,661 29
Total assets	$ 1,018,952 01

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	$ 16,146 45
Reserve of unearned premiums, $89,663.48; carried out at 80 per cent	71,730 78
Taxes due and accrued	892 80
Reinsurance premiums due	25,403 08
Reinsuring companies' deposit accounts	20,333 82
Investment reserve fund	131,737 66
Total liabilities in Canada	$ 266,244 59

THE PACIFIC COAST—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $7,017.49; carried out at 80 per cent	$ 5,613 96
Total liabilities in other countries	$ 5,613 99
Total liabilities in all countries, except capital stock	$ 271,858 58
Excess of assets over liabilities	$ 747,093 43
Capital stock paid in cash	587,821 87
Surplus over liabilities and capital	$ 159,271 56

INCOME

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 188,883 32	$ 47,128 77	
Deduct reinsurances, $60,304.95; return premiums $31,998.85.	89,340 60	2,963 20	
Net cash received for premiums	$ 99,542 72	$ 44,165 57	
Total net cash received for premiums in all countries			$ 143,708 29
Received for interest on investments and dividend on stock			18,763 67
Rents			602 90
Premium on Treasury Stock			150 00
Profit on sale of securities			371 04
Total			$ 163,595 90
Received for calls on capital			400 00
Total income			$ 163,995 90

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years	$ 4,946 09	$ 9,259 35	
Deduct reinsurances	647 58		
Net amount paid for said claims	$ 4,298 51		
Amount paid for claims occurring during the year	$ 78,523 77	18,770 73	
Deduct, savings and salvage, $3,814.43; reinsurances, $32,426.33	36,240 76		
Net amount paid for said claims	$ 42,283 01		
Total net amount paid for claims	$ 46,581 52	$ 28,030 08	
Total net amount paid for claims in all countries			$ 74,611 60
Commission or brokerage			23,929 23
Paid for salaries: Home Office officials and staff, $13,562.56, do., general and special agents, $135; fees: directors, $720; auditors, $200; travelling expenses, $721.55			15,339 11
Taxes and licenses			4,460 29
Miscellaneous expenditure, viz.: Adjustment expenses, $425.22; rents, $1,380; maps and plans, $641.83; advertising, $956.87; postage, telephone, express and telegrams, $1,141.17; miscellaneous expenses, $289.74; underwriters' boards, tariff associations, etc., $1,929.41; legal fees, $10.70; patriotic fund, $500; printing and stationery, $725.79; investment expenses, $2,522.29; furniture and fixtures, $7.25			10,530 27
Total expenditure			$ 128,870 50

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916		$ 932,695 99
Amount of income as above		163,995 90
Total		$ 1,096,691 89
Amount of expenditure as above	$ 128,870 50	
Amount written off ledger assets	149 14	
Total		129,019 64
Balance, net ledger assets ($988,006.07, less reinsurance companies' deposits, $20,333.82) at December 31, 1917		$ 967,672 25

The Pacific Coast—*Continued.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 54,421 98
Amount of commission thereon	16,607 13
Amount of losses recovered from said companies	29,376 84
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $37,765.20; carried out at 80 per cent	30,212 16
Amount of losses due and recoverable from such companies and adjusting expenses	26,803 75
Amount of reinsurance premiums payable to such companies (net)	23,409 06
Amount of cash or other securities held as security for recovery of losses	20,333 82

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	16,891,201	242,999 07	3,536,526	13,298 99	20,427,727	256,298 06
Taken in 1917, new and renewed	16,850,265	196,159 25	10,366,478	42,233 34	27,216,743	238,392 59
Totals	33,741,466	439,158 32	13,903,004	55,532 33	47,644,470	494,690 65
Less ceased	13,864,439	174,305 17	10,454,346	41,497 34	24,318,785	215,802 51
Gross in force at end of 1917	19,877,027	264,853 15	3,448,658	14,034 99	23,325,685	278,888 14
Less reinsured	6,975,066	86,453 98			6,975,066	86,453 98
Net in force at end of 1917	12,901,961	178,399 17	3,448,658	14,034 99	16,350,619	192,434 16

Schedule A.

Real estate owned by the Company, viz.:—	Actual cost.	Book value.
South Vancouver, B.C., R.E. No. 9, Lot 2, Blk. 123, D.L. 51	$ 840 97	$ 846 57
Vancouver, B.C., Lots 1, 2 and 3, Blk. 44, D.L. 541		162,994 81
Vancouver, B.C., R.E. No. 1; Lot 3 *Re* subdiv. Lots 1 to 51 and 86 to 101, Blk. 151, D.L. 264 A., Vancouver	2,256 30	2,242 55
Vancouver, B.C., R.E. No. 2, Subdiv. A. of Lot 1 and W. ½ Lot 2, Blk. 25, D.L. 540, Vancouver	4,878 00	4,828 20
Vancouver, B.C., R.E. No. 3, Sub. B. of Lot 1 and W. ½, Lot 2, Blk. 25 D.L. 540, Vancouver	3,713 95	3,921 40
Vancouver, B.C., R.E. No. 4, Lot 10, Blk. 354, D.L. 526	9,429 61	9,780 90
Vancouver, B.C., R.E. No. 5, Subdiv. D. of Lots 21 and 22 Blk. 94, D.L. 301, Vancouver	942 79	965 79
Vancouver, B.C., R.E. No. 7, Lot 18, Subdiv. of Lots 12 to 22 Blk. 99, D.L. 301, Vancouver	958 38	1,233 38
Chilliwack, B.C., farm 60 acres	1,076 99	2,486 95
Totals	$ 24,096 99	$ 189,300 55

THE PACIFIC COAST—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
Governments—			
Dom. of Canada Victory Loan, 1937, 5½ p.c.	$ 50,000 00	$ 48,699 40	$ 48,699 40
Anglo-French External Loan, 1920, 5 p.c.	40,000 00	37,565 61	37,565 61
Cities—			
*Edmonton, 1933 to 1941, 4½ p.c.	14,862 98	13,877 30	12,633 53
*Edmonton, 1934 to 1942, 4½ p.c.	43,236 91	40,369 54	36,319 00
Twp.—			
*Richmond, B.C., 1962, 4½ p.c.	2,000 00	1,663 20	1,520 00
Richmond, B.C., 1962, 4½ p.c.	18,000 00	14,968 80	13,680 00
Miscellaneous—			
†National Finance Co., Ltd., 1914 and 1915, 9 p.c	206,787 66	206,787 66	206,787 66
†National Finance Co., Ltd., 1916, 9 p.c.	58,000 00	58,000 00	58,000 00
‡Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c.	53,000 00	50,553 52	50,553 52
Total par, book, and market values	$ 485,887 55	$ 472,485 03	$ 465,758 72

SCHEDULE C.

Stock owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock	$ 21,900 00	$ 27,594 00	$ 16,425 00

*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March, 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but his estimate of the values in ordinary or normal times of the Vancouver properties remaining in the hands of the Company as at Dec. 31, 1917, was $239,550 and of the Lulu Island property, $1,500, making a total of $241,050 against which there are encumbrances of $60,000, leaving the net value $181,050. There is, therefore, a difference between the value of the properties and the book value of the debentures of $83,737.66, and this amount is included in the liabilities as an investment reserve fund. The liquidator of the National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties, until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

‡This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for $55,000 on property sold by the company and over 3,000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Managing Director—E. ROGER OWEN.
Secretary—HENRY MANN.
Principal Office—London, Eng.
Chief Agent in Canada—JAMES McGREGOR.
Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000	$ 973,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Dom. of Canada War Loan, 1925, 5 p.c.	$ 75,000 00	$ 74,250 00	
British Govt. War Loan, 1929/1947, 5 p.c.	41,366 67	39,298 34	
New Zealand Govt. Cons. Stock, 1929, 4 p.c.	82,733 33	71,150 66	
Corp. Point Grey, 1961, 5 p.c.	12,166 67	10,341 66	
Town of Longue Pointe School, 1951, 5 p.c.	50,000 00	44,000 00	
Town of Maisonneuve School, 1951, 4½ p.c.	7,000 00	5,600 00	
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	50,000 00	50,000 00	
Total on deposit with Receiver General	$ 318,266 67	$ 294,640 66	
Carried out at market value			$ 294,640 66

Other Assets in Canada.

Cash on deposit with Western Canada Fire Underwriters Association		1,000 00
Cash in banks—		
Union Bank of Canada, Montreal	$ 18,313 95	
Union Bank of Canada, Winnipeg	8,259 60	
Union Bank of Canada, Vancouver	6,920 41	
Total cash in banks		33,493 96
Agents' balances and premiums uncollected ($3,023.96 on business prior to October 1, 1917)		42,757 26
Total assets in Canda		$ 371,891 88

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 50,651 75
Reserve of uncarned premiums, $216,296.91; carried out at 80 per cent	173,037 53
Taxes due and accrued	7,205 87
Due to Commercial Union	3,003 39
Reinsurance premiums due	42 81
Total liabilities in Canada	$ 233,941 35

INCOME IN CANADA.

Gross cash received for premiums	$ 410,353 11	
Deduct reinsurances, $40,048.65; return premiums, $72,900.99	112,949 64	
Net cash received for premiums		$ 297,403 47
Received for interest on investments		14,336 10
Total income in Canada		$ 311,739 57

THE PALATINE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 34,100 37	
Deduct savings and salvage, $12.74; reinsurances, $6,868.83	6,881 57	
Net amount paid for said claims	$ 27,218 80	
Amount paid for claims occurring during the year	$ 128,751 66	
Deduct savings and salvage, $1,226.98; reinsurances, $8,988.02	10,215 00	
Net amount paid for said claims	$ 118,536 66	
Total net amount paid for claims		$ 145,755 46
Commission or brokerage		58,056 02
Salaries, $18,744.17; auditors' fees, $133.97		18,878 14
Taxes		9,119 57
Miscellaneous expenditure, viz.:—Advertising, $644.33; inspections and surveys, $2,182.80; legal fees, $8; maps and plans, $968.37; postage, telegrams telephones and express, $2,330.41; printing and stationery, $3,414.60; rents, $2,126.09; board fees, etc., $3,526.94; office expenses, $1,904.49; Canadian Patriotic Fund, $200		17,306 03
Total expenditure in Canada		$ 249,115 22

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1916	$ 34,448,282	$ 423,570 06
Taken during 1916, new and renewed	37,580,784	414,640 80
Total	$ 72,029,066	$ 838,210 86
Deduct terminated	31,262,722	370,563 54
Gross in force at end of 1917	$ 40,766,344	$ 467,647 32
Deduct reinsured	4,054,591	46,057 60
Net in force at December 31, 1917	$ 36,711,753	$ 421,589 72

(*For General Business Statement, see Appendix.*)

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—E. J. DE BAMMEVILLE.

Principal Office—Paris, France.

Chief Agent in Canada—T. F. DOBBIN.

Head Office in Canada—Montreal.

(Established 1819. Dominion license issued March 20, 1915.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 800,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
513,333 Francs (French Rentes), 3 p.c.	$ 99,073 34	$ 58,453 27	
Carried out at market value			$ 58,453 27

Other Assets in Canada.

Cash at head office	2,723 16
Cash in Bank of British North America, Montreal	16,248 87
Agents' balances and premiums uncollected	14,985 72
Office furniture and plans	1,503 13
Total assets in Canada	$ 93,914 15

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 12,580 34
Reserve of unearned premiums, $66,780.76; carried out at 80 per cent	53,424 61
Due and accrued for salaries, rent, etc	999 10
Taxes due and accrued	1,807 18
Reinsurance premiums due	1,904 60
Total liabilities in Canada	$ 70,715 83

INCOME IN CANADA.

Gross cash received for premiums	$ 137,485 36	
Deduct reinsurances, $19,055.54; return premiums, $21,104.41	40,159 95	
Net cash received for premiums		$ 97,325 41
Bank interest		502 46
Total income in Canada		$ 97,827 87

The Phenix Fire of Paris—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 2,944 44	
Deduct reinsurances	25 73	
Net amount paid for said claims	$ 2,918 71	
Amount paid for claims occurring during the year	$ 44,659 19	
Deduct savings and salvage, $912.11; reinsurances, $9,073.46	9,985 57	
Net amount paid for said claims	$ 34,673 62	
Total net amount paid for claims		$ 37,592 33
Commission or brokerage		20,135 45
Taxes		4,120 94
Miscellaneous expenditure, viz.:—Board fees, etc., $1,415.79; administration, $10,891.31		12,307 10
Total expenditure in Canada		$ 74,155 82

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Class of Business.	
	Fire.	
	Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916	8,021,077	92,853 62
Taken in 1917, new and renewed	14,665,622	142,784 18
Totals	22,686,699	235,637 80
Less ceased	9,863,996	89,859 19
Gross in force at end of 1917	12,822,703	145,778 61
Less reinsured	1,900,496	18,865 64
Net in force at end of 1917	10,922,207	126,912 97

(*For General Business Statement, see Appendix.*)

PHŒNIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.

General Manager—SIR G. H. RYAN.

Principal Office—Phœnix House, King William St., London, E.C., Eng.

Chief Agents in Canada—Messrs. R. MACD. PATERSON and J. B. PATERSON.

Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed	£ 3,210,650	$ 15,625,163 33
Amount paid thereon in cash	422,855	2,057,894 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)	$ 881,713 34

Other Assets in Canada.

	Par value.	Market value.	
Bond held by Company, viz.:—			
Dom. of Canada War Loan, 1937, 5 p.c.	$ 80,000 00	$ 76,800 00	
Carried out at market value			76,800 00
Cash at head office in Canada and in hands of agent			1,998 26
Cash in banks, viz.:—			
Bank of Montreal, Montreal		$ 163,409 92	
Bank of Montreal, Vancouver		1,082 08	
Total cash in banks			164,492 00
Agent's balances and premiums uncollected ($5,277.41 on business prior to Oct. 1, 1917)			152,506 64
Interest accrued			17,906 61
Office furniture and plans			15,358 49
Total assets in Canada			$ 1,310,775 34

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 6,103 70	
Net amount of claims, unadjusted	32,447 75	
Net amount of claims, resisted, in suit	5,000 00	
Net amount of claims, resisted, not in suit	900 00	
Total net amount of unsettled claims (of which $5,910 accrued in previous years)		$ 44,451 45
Reserve of unearned premiums, $778,012.62; carried out at 80 per cent		622,410 09
Taxes due and accrued		70,000 00
Reinsurance premiums due		9,736 91
Total liabilities in Canada		$ 746,598 45

PHŒNIX ASSURANCE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,311,175 26	
Deduct reinsurances, $111,790.48; return premiums, $200,294.79	312,085 27	
Net cash received for premiums		$ 999,089 99
Received for interest on investments paid direct to head office		46,010 25
Endorsement fees, $52.01; bad debts, $116.90		168 91
Total income in Canada		$ 1,045,269 15

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 95,197 73	
Deduct reinsurances	435 85	
Net amount paid for said claims	$ 94,761 88	
Amount paid for claims occurring during the year	$ 482,347 23	
Deduct reinsurances	37,526 48	
Net amount paid for said claims	$ 444,820 75	
Total net amount paid for claims		$ 539,582 63
Commission or brokerage		220,373 47
Salaries, $57,214.18; fees, directors, $600; auditors, $650; travelling expenses, $5,669.28		64,133 46
Taxes		29,445 24
Miscellaneous expenditure, viz.:—Advertising, $689.16; office expenses, $8,581.16; board of underwriters, $13,306.70; furniture and fixtures, $23.35; legal expenses, $11.50; maps and plans, $1,124.29; postage, telegrams, telephones and express, $4,828.06; stationery and printing, $4,510.89; rents, $5,000; sundries, $1,731.46; fire departments, patrol and salvage corps assessments, $11; donations, $1,183; bonus on salaries, $3,503.85; total, $44,504.42 (less $5,000, proporation general expenses recovered from Acadia Fire Insurance Co.)		39,504 42
Total expenditure in Canada		$ 893,039 22

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums
Gross in force at end of 1916	64,676	$ 135,564,943	$ 1,588,614 85
Taken during 1917, new and renewed	31,896	109,646,209	1,366,360 33
Total	96,572	$ 245,211,152	$ 2,954,975 18
Deduct terminated	29,167	105,500,242	1,308,203 32
Gross in force at end of 1917	67,405	$ 139,710,910	$ 1,646,771 86
Deduct reinsured	.....	11,129,729	108,768 48
Net in force at December 31, 1917	67,405	$ 128,581,181	$ 1,538,003 38

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.	$ 72,000 00	$ 69,120 00
Prov. of Quebec inscribed stock, 1937, 3 p.c.	84,553 33	61,723 93
Cities—		
Calgary, 1931, 4½ p.c.	7,786 67	6,852 27
Calgary, 1941, 4½ p.c.	32,120 00	26,980 80
Edmonton, 1930, 4½ p.c.	26,280 00	23,126 40
Edmonton, 1950, 4½ p.c.	17,520 00	14,191 20
Edmonton, 1928, 5 p.c.	24,333 33	22,630 00
Edmonton, 1933, 5 p.c.	34,066 67	31,341 34
Edmonton, 1948, 5 p.c.	24,333 33	21,413 33
Montreal, 1925, 4 p.c.	6,000 00	5,580 00
Montreal reg'd. stock, 1953, 4½ p.c.	18,006 67	16,386 06
New Westminster, 1959, 5 p.c.	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.	43,890 00	37,668 00
Regina, 1923, 5 p.c.	24,333 33	23,603 33
Toronto, 1944, 3½ p.c.	73,000 00	56,940 00
Toronto, 1945, 3½ p.c.	14,600 00	11,388 00

Phœnix Assurance—*Concluded.*

Schedule A—*Concluded.*

Bonds and debentures on deposit with Receiver General—*Con.*

	Par value.	Book value.
Cities.—Concluded—		
Victoria, 1959, 4 p.c.	$ 45,746 66	$ 34,310 00
Victoria, 1960, 4 p.c.	24,333 34	18,250 00
Westmount, 1954, 4 p.c.	50,000 00	41,000 00
Winnipeg, 1940, 4 p.c.	48,666 67	40,880 00
Winnipeg, 1940/1960, 4 p.c.	36,500 00	28,835 00
Railways—		
Can. Nor. Ry. deb. stock. (g'teed. by Dom. Govt.), 1953, 3 p.c.	24,333 33	15,816 67
Can. Nor. Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c.	38,933 33	28,032 00
Can. Nor. Alberta Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.	82,733 33	58,740 67
Can. Nor. Ont. Ry., 1st mtge. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.	24,333 33	18,736 67
Can. Nor. Ontario Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.	114,366 67	82,344 00
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.	70,566 67	44,457 00
Total on deposit with Receiver General	$1,111,913 33	$ 881,713 34

(*For General Business Statement, See Appendix*).

THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—EDW. MILLIGAN.

Secretaries—J. B. KNOX, THOS. C. TEMPLE, and GEO. C. LONG, JR.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 439,244 33

Other Assets in Canada.

Cash at head office in Canada		124 09
Cash in banks, viz.:—		
Imperial Bank of Canada, Montreal	$ 129,975 02	
Bank of Nova Scotia, St. John, N.B.	28,480 60	
Total cash in banks		158,455 62
Agents' balances and premiums uncollected ($8,387.69 on business prior to Oct. 1, 1917)		87,903 81
Interest accrued		7,035 38
Office furniture and fixtures $1,346.62; and plans, $2,245.72		3,592 34
Total assets in Canada		$ 696,355 57

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 3,360 88	
Net amount of claims, unadjusted	65,069 59	
Total net amount of unsettled claims		$ 68,430 47
Reserve of uncarned premiums, $331,146.16; carried out at 80 per cent		264,916 93
Taxes due and accrued (estimated)		11,000 00
Due and accrued for salaries, rents, etc. (estimated)		360 00
Total liabilities in Canada		$ 344,707 40

INCOME IN CANADA.

Gross cash received for premiums	$ 642,126 62	
Deduct reinsurances, $132,415.91; return premiums, $90,855.03	223,270 94	
Net cash received for premiums		$ 418,855 68
Received for interest on investments		22,547 98
Total income in Canada		$ 441,403 66

The Phœnix of Hartford—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 31,513 72	
Deduct savings and salvage, $905.32; reinsurances, $10,003.35	10,908 67	
Net amount paid for said claims	$ 20,605 05	
Amount paid for claims occurring during the year	$ 226,448 07	
Deduct savings and salvage, $362.94; reinsurances, $59,840.07	60,203 01	
Net amount paid for said claims	$ 166,245 06	
Total net amount paid for claims		$ 186,850 11
Commission or brokerage		84,057 58
Paid for salaries: general and special agents, $18,470.13; travelling expenses: officials, $1,379.90; agents, $3,038.56; auditors' fees, $242.40		23,130 99
Taxes		14,649 95
Miscellaneous expenditure, viz.: Underwriters' Association, etc., $5,765.65; postage, telegrams, telephones and express, $3,370.47; printing and stationery, $2,602.16; rents, $3,707.99; advertising, $139.43; legal expenses, $183.64; maps and plans, $59.41; exchange, subscriptions, sundries and supplies, $2,721.62		18,550 37
Total expenditure in Canada		$ 327,239 00

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 63,943,514	$ 713,043 42
Taken during the year, new and renewed	59,455,285	642,613 53
Total	$123,398,799	$1,355,656 95
Deduct terminated	50,977,634	557,944 50
Gross in force at end of year	$ 72,421,165	$ 797,712 45
Deduct reinsured	13,764,464	152,055 97
Net in force at December 31, 1917	$ 58,656,701	$ 645,656 48

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of New Brunswick, 1922, 4 p.c.	$ 5,000 00	$ 4,750 00
Cities—		
Brantford, 1934, 4 p.c.	20,000 00	17,400 00
Brantford, 1952, 5 p.c.	20,000 00	19,600 00
Guelph, 1929, 4½ p.c.	20,000 00	18,800 00
Guelph, 1919, 5 p.c.	24,000 00	24,000 00
Kingston, 1943, 4½ p.c.	25,000 00	23,750 00
Montreal (St. Henri), 1918, 4½ p.c.	75,000 00	74,250 00
Montreal (St. Louis), 1941, 4 p.c.	40,000 00	33,200 00
Montreal West, 1952, 5 p.c.	10,000 00	9,400 00
St. Boniface, 1930, 5 p.c.	25,000 00	23,500 00
Toronto, 1948, 4 p.c.	54,993 33	46,744 33
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.	45,000 00	41,400 00
Victoria, 1928, 5 p.c.	20,000 00	19,200 00
Westmount, 1949, 4 p.c.	50,000 00	42,000 00
Town—		
Outremont, 1950, 5 p.c.	25,000 00	24,250 00
School—		
Montreal (St. Henri), R.C., 1949, 4½ p.c.	20,000 00	17,000 00
Total on deposit with Receiver General	$ 478,993 33	$ 439,244 33

The Phœnix of Hartford—*Continued.*

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 615,166 38
Mortgage loans on real estate, first liens	111,000 00
Loans secured by pledge of bonds, stocks, etc	200,000 00
Book value of bonds and stocks owned by the company	12,020,458 09
Cash on hand, in trust companies and in banks	1,548,836 49
Agents' balances	1,766,924 66
Total ledger assets	$16,262,385 62

NON-LEDGER ASSETS.

Interest due and accrued	132,232 57
Rents due and accrued	847 34
Market value of real estate over book value	21,377 74
Market value of bonds and stocks over book value	1,702,728 41
Net cash value of foreign premiums in course of collection	35,420 00
Reinsurance due from other companies on losses paid	40,122 83
Gross assets	$18,195,114 51
Deduct assets not admitted	154,264 42
Total admitted assets	$18,040,850 09

LIABILITIES.

Net amount of unpaid claims	$ 887,759 52
Total unearned premiums	6,782,134 08
Federal, state and other taxes due or accrued (estimated)	435,000 00
Salaries, rents, etc., due or accrued	40,000 00
Payments by employees on account Liberty Bonds purchased by them	11,915 70
Commission, brokerage and other charges, due or to become due to agents and brokers	25,000 00
Total liabilities, excluding capital stock	$ 8,181,809 30
Capital stock paid in cash	3,000,000 00
Surplus over all liabilities	6,859,040 79
Total liabilities	$18,040,850 09

INCOME.

Net cash received for premiums	$ 7,780,987 64
Received for interest and dividends	797,294 60
Rents	55,049 82
Agents' balances previously charged off	581 12
Gross profit on sale or maturity of bonds	215 65
Gross increase by adjustment in book value of stocks	100 00
Income from all other sources	16,505 61
Total income	$ 8,650,734 44

DISBURSEMENTS.

Net amount paid during the year for claims	$ 3,181,396 73
Expenses of adjustment and settlement of claims	51,461 72
Dividends paid to stockholders (including $111,559.04 stockholders tax)	711,559 04
Commissions or brokerage	1,443,975 47
Rents	49,651 70
Allowances to agencies for miscellaneous agency expenses	12,056 35
Salaries, $288,614.59; and expenses, $101,206.42; of special and general agents and branch office employees	389,821 01
Salaries, fees and all other charges of officers, directors, trustees and home office employees	308,529 57
Underwriters' boards and tariff associations	122,766 84
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses	41,173 80
Inspections and surveys	13,760 18
Taxes on real estate	7,410 76
State taxes on premiums, Insurance Department licenses and fees	143,694 28

The Phœnix of Hartford—*Concluded.*

DISBURSEMENTS—*Concluded.*

All other licenses, fees and taxes	$ 110,895 50
Agents' balances charged off	1,639 62
Gross loss on sale or maturity of bonds	39,885 95
Gross decrease by adjustment in book value of stocks	750 00
All other disbusements	262,886 48
Total disbursements	$ 6,893,315 00

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$1,146,709,392 00
Premiums thereon	10,624,423 55
Amount of policies terminated	845,213,656 00
Premiums thereon	8,195,875 09
Net amount in force on December 31, 1917	1,326,608,210 00
Premiums thereon	12,278,395 00

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Chief Agent in Canada—HAROLD HAMPSON, ESQ.

Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1919, 5 p.c.	$ 10,000 00	$ 10,000 00	
Commonwealth of Massachusetts, 1936, 3½ p.c.	6,000 00	5,760 00	
Commonwealth of Massachusetts, 1938, 3½ p.c.	35,000 00	33,250 00	
State of Rhode Island, 1958, 3½ p.c	100,000 00	96,000 00	
City of Montreal, Prot. School, 1942, 4 p.c.	75,000 00	63,000 00	
Total on deposit with Receiver General	$ 226,000 00	$ 208,010 00	
Carried out at market value			$ 208,010 00

Other Assets in Canada.

Interest accrued		2,634 16
Agents' balances and premiums uncollected, viz.:—		
Fire	$ 11,876 37	
Automobile (including Fire Risk)	990 47	
Total		12,866 84
Total assets in Canada		$ 223,511 00

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 39,946 01	
Net amount of fire claims, resisted, in suit	2,970 00	
Net amount of automobile (including fire risk) claims, unadjusted	835 00	
Net amount of automobile (excluding fire risk) unadjusted)	605 00	
Total net amount of unsettled claims		$ 44,356 01
Taxes due and accrued		4,000 00
Reserve of unearned premiums: fire, $119,773.21; automobile (including fire risk), $6,540.57; automobile (excluding fire risk), $334.75; total, $126,648.53; carried out at 80 per cent.		101,318 82
Total liabilities in Canada		$ 149,674 83

PROVIDENCE WASHINGTON—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)
	$ cts.	$ cts.	$ cts.
Gross cash received	260,637 85	31,896 10	1,296 99
Less reinsurance	4,168 73		
Less return premiums	46,922 59	15,290 31	371 19
Total deduction	51,091 32		
Net cash received	209,546 53	16,605 79	925 80

Net cash received for premiums for all classes of business	$	227,078 12
Cash received for interest on investments		8,435 00
Total income in Canada	$	235,513 12

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	17,655 93	750 70	
Less reinsurance	1 34		
Net amount paid for said claims	17,654 59		
Paid for claims occurring during the year	92,663 14	7,535 77	1,207 76
Less savings and salvage		279 20	31 00
Less reinsurance	3,872 55		
Net payment for said claims	88,790 59	7,256 57	
Total net payment for claims	106,445 18	8,007 27	1,176 76

Total net payments for claims for all classes of business	$	115,629 21
Commission and brokerage: Fire, $51,325.39; Other, $5,048.52		56,373 91
Taxes, Fire		5,584 69
Miscellaneous expenditure, viz.:—Advertising, $160.57; maps and plans, $150.36; postage, telegrams, telephones and express, $1,165.57; printing and stationery, $530.27; underwriters' boards, associations, etc., $2,824.35; sundries, $193.66		5,024 78
Miscellaneous expenditure, Other:—Board fees		11 00
Total expenditure in Canada	$	182,623 59

PROVIDENCE WASHINGTON—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	18,702,892	211,044 22	614,544	12,278 21
Taken in 1917, new and renewed	27,734,398	258,012 15	1,400,066	31,524 22
Totals	46,437,290	469,056 37	2,014,610	43,802 43
Less ceased	22,655,413	227,543 01	1,374,582	30,721 30
Gross in force at end of 1917	23,781,877	241,513 36	640,028	13,081 13
Less reinsured	569,800	3,903 28		
Net in force at end of 1917	23,212,077	237,610 08	640,028	13,081 13

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 100,000 00
Mortgage loans on real estate, first liens	65,000 00
Book value of bonds and stocks	3,674,635 51
Cash on hand, in trust companies and in banks	998,239 21
Agents' balances and bills receivable	1,117,960 35
Total ledger assets	$ 5,955,835 07

NON-LEDGER ASSETS.

Interest due and accrued	21,310 02
Market value of bonds and stocks over book value	797,027 49
Due from reinsuring Co's. on paid losses	72,973 67
Gross assets	$ 6,847,146 25
Deduct assets not admitted	35,255 75
Total admitted assets	$ 6,811,890 50

LIABILITIES.

Net amount of unpaid claims	$ 1,012,721 66
Total unearned premiums	2,792,115 25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, state and other taxes due and accrued (estimated)	200,000 00
Contingent commissions or other charges due or accrued	25,000 00
Total liabilities, except capital stock	$ 4,034,836 91
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,777,053 59
Total liabilities	$ 6,811,890 50

INCOME.

Net cash received for premiums	$ 5,456,976 13
Interest and dividends	233,299 54
Rents	16,284 08
Gross profit on sale or maturity of stocks and bonds	16,497 64
Increase by adjustment in book value of stocks	375 00
All other income	2,031 09
Total income	$ 5,725 463 48

PROVIDENCE WASHINGTON—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 2,956,582 58
Expenses of adjustment and settlement of claims	41,914 76
Dividends paid stockholders	120,000 00
Commissions or brokerage	1,082,877 27
Allowances to agencies for miscellaneous agency expenses	611 66
Salaries, $94,602.43; and expenses, $32,281.48; of special and general agents	126,883 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	233,771 28
Rents	18,249 89
Underwriters' boards and tariff associations	51,896 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	20,746 52
Inspections and surveys	16,671 41
Taxes on real estate	2,054 30
State taxes on premiums, Insurance Department licenses and fees	122,099 08
All other licenses, fees and taxes	26,312 76
Gross loss on sale or maturity of bonds and stocks	49,034 64
All other disbursements	112,385 93
Total disbursements	$ 4,982,092 36

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year	$ 572,288,656 00
Premiums thereon	5,237,113 00
Amount of policies terminated	504,152,229 00
Premiums thereon	4,720,812 13
Net amount in force at December 31, 1917	493,939,638 00
Premiums thereon	4,784,765 44

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER & CO. OF CANADA, LIMITED.

Head Office in Canada—Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

Amount of joint stock capital authorized	£ 250,000	$ 1,216,666 67
Amount subscribed	180,000	876,000 00
Amount paid thereon in cash	90,000	438,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Governments—			
Prov. of Quebec stock, 1954, 4½ p.c	$ 12,166 67	$ 10,950 00	
Prov. of Saskatchewan stock, 1951, 4 p.c	24,333 33	19,466 66	
Cities—			
Montreal stock, 1950, 4 p.c	4,866 66	4,039 33	
Montreal stock, 1951, 4½ p.c	9,733 33	8,857 33	
Quebec, 1963, 4½ p.c	7,300 00	6,570 00	
Toronto, 1948, 4 p.c	9,733 33	8,273 33	
Municipality—			
South Vancouver, 1961, 4 p.c	9,733 33	6,813 33	
Railways—			
Pahific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c	14,600 00	12,264 00	
St. John & Quebec Ry., 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c	15,086 66	11,767 59	
Total on deposit with Receiver General	$ 107,553 31	$ 89,001 57	
Carried out at market value			$ 89,001 57

Other Assets in Canada.

Cash at head office in Canada	10 00
Cash in Bank of Montreal, Montreal	12,210 03
Agents' balances and premiums uncollected ($77.24 on business prior to Oct. 1, 1917)	6,195 72
Office furniture and plans	857 42
Total assets in Canada	$ 108,274 74

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 1,018 00
Reserve of unearned premiums, $33,521.78; carried out at 80 per cent	26,817 42
Accounts payable	2,045 91
Taxes due and accrued	700 00
Total liabilities in Canada	$ 30,581 33

Provincial Insurance Co.—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 60,970 10	
Deduct return premiums	9,886 94	
Net cash received for premiums		$ 51,083 16
Received for interest on bank deposit		194 31
Total income in Canada		$ 51,277 47

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 27,942 04	
Amount paid for claims occurring during the year	$ 48,077 35	
Deduct savings and salvage	2,271 19	
Net amount paid for said claims	$ 45,806 16	
Total net amount paid for claims		$ 73,748 20
Commissions or brokerage		9,935 78
Salaries, officials, $1,696.11; auditors' fees, $350		2,046 11
Paid for taxes		2,731 13
Miscellaneous expenditure, viz.:—Exchange, $45.82; printing and stationery, $107.60; postage, telegrams, telephones and express, $10.73; general expenses, $24.75		188 90
Total expenditure in Canada		$ 88,650 12

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,286	$ 7,310,909	$ 54,834 86
Taken during the year, new and renewed	2,148	8,322,744	63,942 61
Total	4,434	15,633,653	$ 118,777 47
Deduct terminated	1,638	7,085,683	53,436 69
Gross and net in force at December 31, 1917	2,796	$ 8,547,970	$ 65,340 78

The Provincial Insurance Co.—*Concluded.*

General Business Statement for the Year ending December 31, 1917.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks	15,126	0	0	Losses (paid and outstanding) after deduction of reassurances.	24,345	12	3
Premiums less reassurances	45,169	6	1	Expenses of management	10,404	7	0
				Commission	4,642	17	4
				Carried to Profit and Loss Account	2,834	9	6
				Amount of the fund at this date, as per Balance Sheet—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year	18,068	0	0
	£ 60,295	6	1		£ 60,295	6	1

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of account at Dec. 31, 1916	3,970	3	5	Dividends at 5 p.c. less income tax	3,375	0	0
Interest and dividends received and outstanding	6,261	19	6	Special War Grants	1,500	0	0
Profit from Fire Account	2,834	9	6	Written off investments	5,000	0	0
Profit from Accident Account	2,664	7	1	To write down loss on foreign exchange	2,000	0	0
				Balance to next year subject to excess profits duty	3,855	19	6
	£ 15,730	19	0		£ 15,730	19	6

BALANCE SHEET.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Shareholders' capital, £250,000, of which is paid up	90,000	0	0	Mortgages on property witbin the United Kingdom	1,200	0	0
General Reserve Fund	25,000	0	0	British Government securities	39,373	6	10
Accident Account	12,808	0	0	Indian and Colonial Government securities	2,418	17	0
Fire Account	18,068	0	0	" Provincial "	5,982	18	0
Profit and Loss	3,855	19	6	" Municipal "	9,291	3	1
	£ 149,731	19	6	Foreign Government securities	5,579	3	4
Dividends of 5 p.c. less income tax	3,375	0	0	" Municipal "	1,075	0	0
Outstanding fire losses	5,474	0	0	Railway and other debentures and debenture stocks, Home and Foreign	25,581	19	9
Outstanding Accident claims	11,143	8	10	Railway and other preference and guaranteed stocks, Home and Foreign	37,429	9	4
Aircraft premiums due to Government	1,996	3	9	Railway and other ordinary stocks	11,303	3	5
Sundry liabilities	5,545	0	0	Freehold property	11,536	10	6
				Agents' Balances	13,720	7	1
				Sundry debtors	6,860	0	0
				Cash at bankers, etc	2,336	8	9
	£ 175,265	12	1	Outstanding premiums	836	11	3
				Outstanding interest	1,200	0	0
				Office furniture, etc.) net)	1,540	13	9
					£ 177,265	12	1

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—VICTOR CHATEAUVERT.
Vice-President—R. AUDETTE.
Secretary—G. H. HENDERSON.
Chief Agent—COLIN E. SWORD.
Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap., 69, and by 46 Vic., cap.,83. Commenced business 1818.)

CAPITAL.

Amount of capital authorized and subscribed		$ 225,000 00
Amount paid thereon in cash		125,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate (Company's Office, St. Peter St., Quebec)			$ 81,587 34
Book value of bonds and debs. owned. *(For details, see Schedule A.)*			457,930 76
Stock owned by the Company:—	Par value.	Book value.	Market value.
London and North Western Railway, 4 p.c. prefereace stock	$ 48,666 67	$ 51,966 70	$ 33,580 00
Carried out at book value			51,966 70
Cash at head office			1,675 66
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.			55,032 86
Cash in banks, viz.:—			
Bank of British North America, Quebec		$ 1,553 41	
Dominion Bank, Toronto		16,388 91	
Canadian Bank of Commerce, Winnipeg		16,372 34	
Royal Bank of Canada, Toronto)		1,514 87	
Merchants Bank of Canada, Vancouver		19,132 07	
Royal Bank of Canada, Montreal		5,664 13	
Total cash in banks			60,625 73
Total ledger assets			$ 708,819 05
Deduct market value of bonds, debentures and stock under book value			78,345 33
			$ 630,473 72

OTHER ASSETS.

Interest accrued	4,235 90
Rents, due and accrued	575 00
Agents' balances and premiums uncollected ($8,214.45 on business prior to Oct. 1, 1917)	42,611 89
Total assets	$ 677,896 51

LIABILITIES.

Net amount of claims unadjusted	$ 19,258 16
Reserve of unearned premiums, $209,971.92; carried out at 80 per cent	163,177 54
Taxes due and accrued (estimated)	4,270 56
Due for reinsurance premiums	700 90
Total liabilities, except capital stock	$ 187,407 16
Excess of assets over liabilities	$ 490,489 35
Capital stock paid in cash	125,000 00
Surplus over liabilities and capital	$ 365,489 35

QUEBEC—*Continued.*

INCOME.

Gross cash received for premiums	$ 318,446 78	
Deduct reinsurances, $16,011.97; return premiums, $43,304.99	59,316 96	
Net cash received for premiums		$ 259,129 82
Received for interest on investments		26,398 17
Received for rents		3,494 39
Total income		$ 289,022 38

EXPENDITURE.

Amount paid for claims occurring in previous years	$ 21,245 90	
Deduct savings and salvage	214 57	
Net amount paid for said claims	$ 21,031 33	
Amount paid for claims occurring during the year	$ 138,619 37	
Deduct reinsurances	8,191 69	
Net amount paid for said claims	$ 130,427 68	
Total net amount paid for claims		$ 151,459 01
Dividends 25 p.c. and 25 p.c. bonus		62,500 00
Commission or brokerage		50,166 92
Paid for salaries of head office officials, $18,624.62; directors' fees, $420; travelling expenses, $835.91		19,880 53
Taxes		14,430 16
Miscellaneous expenditure, viz.: Advertising, $725.22; furniture and fixtures, $221.78; legal expenses, $20.40; maps and plans, $295; postage, telegrams, telephones, and express, $1,260.29; printing and stationery, $1,515.15; rents, $1,918.54; underwriters' association, etc., $3,752.67; office charges, $2,033.01; sundries, $229.21		11,971 17
Total expenditure		$ 310,407 89

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916		$ 730,844 14
Amount of cash income		289,022 38
Total		$ 1,019,866 52
Amount of expenditure	$ 310,407 89	
Amount written off ledger assets not included above	639 58	
Total		311,047 47
Balance, net ledger assets, December 31, 1917		$ 708,819 05

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 37,115 125	$ 398,442 53
Taken during the year, new and renewed	34,107,837	320,894 01
Total	$ 71,222,962	$ 719,336 54
Deduct terminated	31,884,205	301,458 68
Gross in force at end of year	$ 39,338,757	$ 417,877 86
Deduct reinsured	1,665,676	14,305,33
Net in force at Dec. 31, 1917	$ 37,673,081	$ 403,572 53

QUEBEC—*Concluded.*

SCHEDULE A.

Bonds and debs. on deposit with Receiver General:—	Par value.	Book value.	Market value.
Governments—			
Prov. of Alberta, 1922, 4 p.c.	$ 24,333 33	$ 23,116 67	$ 22,873 33
Prov. of Manitoba, 1947, 4 p.c.	46,720 00	47,954 05	38,310 40
Cities—			
Fort William, 1930, 4½ p.c.	3,893 33	3,952 32	3,504 00
Fort William, 1935, 4½ p.c.	9,733 33	9,895 27	8,565 33
Fort William, 1940, 4½ p.c.	10,706 67	10,894 72	9,207 74
Hull, Que. (g'teed by Prov. of Quebec) 1937, 4 p.c.	8,500 00	8,346 87	7,055 00
Hull, Que., 1936, 5 p.c.	10,000 00	10,341 99	9,300 00
Montreal (Town of St. Louis), 1949, 4½ p.c.	25,000 00	25,474 87	22,250 00
Quebec, 1922, 4½ p.c.	3,000 00	3,000 00	2,910 00
Quebec, 1926, 4½ p.c.	4,000 00	4,139 84	3,840 00
Three Rivers, 1931, 4 p.c.	10,000 00	10,000 00	8,500 00
Toronto, 1944, 3½ p.c.	24,333 33	21,048 33	18,980 00
Vancouver, 1948, 4 p.c.	19,466 67	19,552 95	14,794 67
School—			
Montreal Technicnl (g'teed by Prov. of Quebec), 1949,4 p.c.	29,200 00	28,948 88	23,944 00
Total on deposit with Receiver General..	$ 228,886 66	$ 226,666 76	$ 194,034 47
Other bonds and debentures owned by the Company:—			
Egyptian Unified Debt. 1912 or later, 4 p.c...	$ 19,466 67	$ 19,442 34	$ 15,573 34
City of Toronto, 1921, 4 p.c.	7,300 00	6,935 00	7,081 00
B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c...	24,333 33	22,873 33	15,330 00
C.N.R. perp. cons. deb. stock, 4 p.c.	48,666 66	45,746 67	29,686 66
Totals	$ 99,766 66	$ 94,997 34	$ 67,671 00
Held in Liverpool, England:—			
British War Loan, 1922, 5 p.c.	$ 136,266 66	$ 136,266 66	$ 136,266 66
Total par, book and market values	$ 464,919 98	$ 457,930 76	$ 397,972 13

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—EDWARD F. BEDDALL.
Secretary—N. S. BARTOW.
Principal Office—New York.
Chief Agent in Canada—WM. MACKAY.
Head Office in Canada—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*for details, see schedule A*)		$ 615,408 69

Other Assets in Canada.

Cash at head office in Canada		1,592 03
Cash in banks, viz.:—		
Royal Bank, Halifax	$ 979 97	
Royal Bank, Montreal	25,842 39	
Royal Bank, Calgary	3,225 58	
Dominion Bank, Montreal	11,651 46	
Dominion Bank, Winnipeg	6,791 46	
Dominion Bank, Toronto	7,281 35	
Bank of Hochelaga, Montreal	10,505 72	
Total cash in banks		66,277 93
Interest due $973.33; and accrued, $8,101.60		9,074 93
Agents' balances and premiums uncollected, viz.:—		
Fire ($8,370.34 on business prior to Oct. 1, 1917)	$ 90,433 57	
Automobile, excluding Fire Risk, ($556.51 on business prior to Oct. 1, 1917)	4,621 42	
Total		95,054 99
Total assets in Canada		$ 787,408 57

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 106,279 00	
Net amount of fire claims, resisted, in suit (accrued in previous years)	10,000 00	
Net amount of unsettled fire claims	$ 116,279 00	
Net amount of automobile (including fire risk) claims, unadjusted	$ 2,530 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	1,025 00	
Net amount of unsettled automobile claims	$ 3,555 00	
Total net amount of unsettled claims		$ 119,834 00
Reserve of unearned premiums: fire, $497,861.98; automobile (including fire risk), $22,706.25; automobile (excluding fire risk), $4,023.87; total, $524,592.10; carried out at 80 per cent.		419,673 68
Due for reinsurance premiums		3,004 20
Due and accrued for salaries, rent, etc		86 50
Due and accrued for taxes		10,650 00
Total liabilities in Canada		$ 553,248 38

QUEEN—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Inland Transportation.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	791,538 23	61,173 67	9,773 39	7 45
Less reinsurance	42,393 60			
" return premiums	103,101 74	16,307 85	2,999 94	
Total deduction	145,495 34			
Net cash received	646,042 89	44,865 82	6,773 45	7 45

Net cash received for premiums for all classes of business	$ 697,689 61
Cash received for interest on investments	28,093 86
Total income in Canada	$ 725,783 47

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile, (including Fire Risk).	Automobile, (excluding Fire Risk).
	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	63,258 43	1,476 22	291 35
Less reinsurance	16,628 04		
Net payment for said claims	46,630 39		
Amount paid for claims occurring during the year	322,081 99	17,815 42	5,474 41
Less savings and salvage	28 92	581 88	404 69
" reinsurance	28,354 80		
Total deduction	28,383 72		
Net payment for said claims	293,698 27	17,233 54	5,069 72
Total net payment for claims	340,328 66	18,709 76	5,361 07

Total net payments for claims for all classes of business	$ 364,399 49
Commission and brokerage: Fire, $125,653.53; Other, $10,688.98	136,342 51
Taxes: Fire, $18,475.44; Other, $1,257.40	19,732 84
Salaries, fees and travelling expenses, Fire:—Salaries: head office, general and special agents, $47,030.14; fees, auditors, $190.86; travelling expenses: officials, $974.24; agents, $2,181.12	50,376 36
Salaries and travelling expenses, Other:—Salaries: head office, general and special agents, $1,915.51; travelling expenses: officials, $22; agents, $42	1,979 51

QUEEN—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous expenditure, Fire, viz.:—Advertising, $1,311.46; furniture and fixtures, $1,191.12; legal expenses, $143.11; maps and plans, $1,450.94; postage, telegrams, telephones and express, $4,035.95; printing and stationery, $7,061.87; rents, $6,118.69; underwriters' boards, associations, etc., $6,889.61; miscellaneous expenses, $1,280.15	$ 29,482 90
Miscellaneous expenditure, other, viz.:—Advertising, $10.75; furniture and fixtures, $10.60; postage, telegrams, telephones and express, $27.18; printing and stationery, $170.93; underwriters' boards, associations, etc., $435.62; miscellaneous expenses, $66.95	722 03
Total expenditure in Canada	$ 603,035 64

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Automobile (including Fire Risk.)		Automobile (excluding Fire Risk).		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916.	84,568,517	1,003,631 58	2,244,132	49,062 44	112,000	8,398 01		
Taken in 1917, new and renewed	68,963,562	797,099 00	2,921,952	61,587 19	631 000	10,107 19	75,020	8 25
Totals	153,532,079	1,800,730 58	5,166,084	110,649 63	743,000	18,505 20		
Less ceased	64,675,342	772,019 74	3.053,640	65,237 12	250,000	10,457 46	75,020	8 25
Gross in force at end of 1917	88,856,737	1,028,710 84	2,112,444	45,412 51	493,000	8,047 74		
Less reinsured	5,233,963	51,220 20						
Net in force at end of 1917	83,622 774	977,490 64	2,112,444	45,412 51	493,000	8,047 74		

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Dom. of Canada War Loan, 1925, 5 p.c.	$ 21,000 00	$ 20,790 00
Dom. of Canada War Loan, 1937, 5 p.c.	50,000 00	47,341 87
Province of Manitoba Drainage, 1935, 4 p.c.	35,000 00	30,100 00
" Manitoba Drainage, 1937, 4 p.c.	5,000 00	4,250 00
" Ontario, 1936, 3½ p.c.	40,000 00	33,600 00
" Ontario, 1939, 4 p.c.	30,000 00	26,100 00
" Quebec inscribed stock, 1937, 3 p.c.	30,416 66	22,204 15
New Zealand stock, 1929, 4 p.c.	48,666 67	41,853 34
Cities—		
Halifax permanent stock, 5 p.c.	60,000 00	60,000 00
Montreal deb. stock, 1942, 3½ p.c.	34,066 67	26,572 00
Montreal Sinking Fund, 1942, 4 p.c.	70,000 00	60,200 00
Ottawa, 1928, 3½ p.c.	30,000 00	26,100 00
Toronto, 1929, 3½ p.c.	48,666 66	42,340 00
Toronto, 1948, 4 p.c.	35,040 00	29,784 00
Toronto, 1955, 4½ p.c.	5,000 00	4,600 00
Victoria, 1918, 4 p.c.	20,000 00	19,600 00
Victoria, 1924, 4½ p.c.	32,000 00	30,080 00
Winnipeg, 1919, 4 p.c.	12,000 00	11,640 00
School—		
Montreal (St. Henri School), 1949, 4½ p.c.	32,000 00	27,200 00
Railway—		
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	48,666 67	41,853 33
Miscellaneous—		
Montreal Harbour, 1924, 4 p.c.	10,000 00	9,200 00
Total on deposit with Receiver General	$ 697,523 33	$ 615,408 69

QUEEN—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 62,000 00
Book value of stocks and bonds owned by the company	11,725,680 39
Cash on hand, in trust companies and banks	1,001,475 72
Agents' balances and bills receivable	1,336,520 07
Reinsurance due on paid losses	97,020 20
Total ledger assets	$14,222,696 38

NON-LEDGER ASSETS.

Interest due and accrued	118,327 09
Gross assets	$14,341,023 47
Deduct assets not admitted	918,160 96
Total admitted assets	$13,422,862 51

LIABILITIES.

Net amount of unpaid claims	$ 961,455 18
Total unearned premiums	5,489,129 08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,393 33
Federal, state and other taxes due or accrued (estimated)	662,839 75
Contingent commissions or other charges due or accrued	33,375 80
Pension obligations	24,620 00
Income tax, withheld at source	3,980 50
Total liabilities, excluding capital stock	$ 7,190,793 64
Capital stock paid up in cash	2,000,000 00
Surplus beyond liabilities, including capital stock	4,232,068 87
Total liabilities	$13,422,862 51

INCOME.

Net cash received for premiums	$ 7,550,202 20
Interest and dividends	462,959 06
From agents' balances previously charged off	286 97
Gross profit on sale or maturity of stocks	535 13
Income tax, withheld at source	3,980 50
Total income	$ 8,017,963 86

DISBURSEMENTS.

Net amount paid for claims	$ 3,168,801 57
Expenses of adjustment and settlement of claims	87,271 37
Cash dividends paid stockholders	1,425,000 00
Commission or brokerage	1,288,161 78
Allowances to agencies for miscellaneous agency expenses	9,175 53
Salaries, $120,644.21; and expenses, $80,361.85; of special and general agents	201,006 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees	430,948 56
Rent	47,956 42
Underwriters' boards and tariff associations	62,624 71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	31,399 04
Inspections and surveys	45,401 94
State taxes on premiums, Insurance Department licenses and fees	54,990 76
All other licenses, fees and taxes	126,051 98
Income tax withheld in previous year	551 48
Agents' balances charged off	735 74
Gross decrease by adjustment, in book value of bonds and stocks	4,989 85
All other disbursements	175,291 44
Total disbursements	$ 7,160,358 23

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$ 869,925,221 00
Premiums thereon	8,119,802 20
Amount terminated during the year	703,674,159 00
Premiums thereon	6,938,101 22
Net amount in force at December 31, 1917	981,178,787 00
Premiums thereon	9,621,162 41

MARINE AND INLAND.

Net amount in force at December 31, 1917	$ 71,872,087 00
Premiums thereon	956,048 85

THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Governor—VIVIAN HUGH SMITH.

Secretary—PERCY F. HODGE.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000	$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d	3,354,203 46

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 491,293 94

Other Assets in Canada.

Value of real estate held by the company		75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		153,327 85
Market value of bonds and debentures held by company (*For details, see Schedule B*)		222,279 38
Cash at head office in Canada		2,495 29
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 22,163 48	
Bank of British North America, Montreal	42,127 53	
Royal Bank of Canada, Montreal	3,084 83	
Royal Bank of Canada, Toronto	1,963 52	
Canadian Bank of Commerce, Vancouver	543 71	
Canadian Bank of Commerce, Montreal	6,324 98	
Total cash in banks		76,208 05
Rents due		100 00
Interest due, $1,770.68; accrued, $13,512.02		15,282 70
Agents' balances and premiums uncollected on policies in force—		
Fire ($1,297.44 on business prior to Oct. 1, 1917)	$ 63,733 43	
Accident ($69.45 on business prior to Oct. 1, 1917)	1,133 08	
Automobile, including Fire Risk, ($61.26 on business prior to Oct. 1, 1917).	2,252 67	
Automobile, excluding Fire Risk	2,783 79	
Employers' Liability ($230.11 on business prior to Oct. 1, 1917)	2,951 74	
Sickness ($57.46 on business prior to Oct. 1, 1917)	1,017 67	
Total		73,872 38
Office furniture and plans		13,831 72
Total assets in Canada		$ 1,123,691 31

The Royal Exchange Assurance—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($1,475 accrued prior to 1917)	$ 47,626 00	
Net amount of accident claims, unadjusted ($1,000 accrued prior to 1917)	1,185 00	
Net amount of automobile (including fire risk) claims, unadjusted	740 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	956 00	
Net amount of employers' liability claims, unadjusted ($200 accrued prior to 1917)	2,247 00	
Net amount of sickness claims, unadjusted	2,095 00	
Total net amount of unsettled claims		$ 54,849 00
Reserve of uncarned premiums, viz.:—		
Fire	$ 389,031 98	
Accident	4,291 12	
Automobile (including Fire Risk)	13,610 66	
Automolible (excluding Fire Risk)	11,472 51	
Employers' Liability	6,430 27	
Sickness	2,772 93	
Total, $427,609.47; carried out at 80 per cent		342,087 58
Due reinsuring companies		152 17
Taxes due and accrued		8,161 85
Total liabilities in Canada		$ 405,250 60

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Employers' Liability.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	611,136 59	12,813 39	33,310 24	26,977 04	17,354 97	7,519 57
Less reinsurance	3,859 44	860 58			25 37	325 50
Less return premiums	89,302 11	1,707,34	6,301 61	4,651 09	2,974 92	1,134 25
Total deduction	93,161 55	2,567 92			3,000 29	1,459 75
Net cash received	517,975 04	10,245 47	27,008 63	22,325 95	14,354 68	6,059 82

Net cash received for premiums for all classes of business		$ 597,969 59
Cash received for interest on investments, $31,283.68; rents, $2,378.02		33,661 70
Income from all other sources		1,051 92
Total income in Canada		$ 632,683 21

The Royal Exchange Assurance—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Employers' Liability	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	23,718 92	477 82					
Less reinsurance	13 04	97 42					
Net payment for claims occurring in previous years	23,705 88	380 40		1,159 51	1,383 47	341 12	
Paid for claims occurring during the year	284,255 73	2,681 12	11,468 48	6,299 73	4,007 97	2,359 96	
Less savings and salvage	7,867 83		325 00	364 50			
Less reinsurance	13 78					103 21	
Total deduction	7,881 61						
Net payment for said claims	276,374 12			5,935 23		2,256 75	
Total net payment for claims	300,080 00	3,061 52	11,143 48	7,094 74	5,391 44	2,597 87	

Total net payments for claims for all classes of business	$	329,369 05
Commission and brokerage, Fire, $99,728.58; Other, $20,055.64		119,784 22
Taxes, Fire, $12,143.88; Other, $2,088.39		14,232 27
Salaries, fees and travelling expenses, Fire:—Salaries:—Head office, $24,036.92; Fees:—Directors, $1,440; auditors, $450; travelling expenses, officials, $3,098.02		29,024 94
Salaries, fees and travelling expenses, Other:—Salaries:—Head office, $10,903.58; Fees:—Directors, $600; auditors, $187.50; travelling expenses; officials, $1,503.85		13,194 93
Miscellaneous expenditure, Fire, viz.:—Advertising, $797.73; furniture and fixtures, $1,208.20; legal expenses, $282.84; maps and plans, $1,773.92; postage, telegrams, telephones and express, $2,280.37; printing and stationery, $2,806.10; rents, $2,510; underwriters' boards, associations, etc., $6,048.15; papers and periodicals, $37.35; sundries, $2,281.85		20,026 51
Miscellaneous expenditure, Other, viz.:—Advertising, $132.36; furniture and fixtures, $147.16; elevator inspections, $124; legal expenses, $15; postage, telegrams, telephones, and express, $489.70; printing and stationery, $1,147.56; rents, $1,402; underwriters' boards, associations, etc., $374.22; bad debts, $538.99; sundry office expenses, $426.41		4,797 40
Total expenditure in Canada	$	530,429 32

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile (including Fire Risk)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	24,856	56,006,113	651,654 00	777	1,897,150	10,777 25	925	920,723	19,107 33
Taken in 1917—new	13,115	53,675,426	508,644 02	190	532,500	2,559 71	1,661	1,623,229	33,817 74
renewed	3,662	11,533,660	124,579 45	682	1,806,300	9,659 55	.....	.....	.....
Totals	41,633	121,215,199	1,284,877 47	1,649	4,235,950	22,996 51	2,586	2,543,952	52,925 07
Less ceased	14,351	51,052,953	525,951 33	973	2,469,650	13,692 95	1,129	1,215,588	25,703 74
Gross in force at end of 1917	27,282	70,162,246	758,926 14	676	1,766,300	9,303 56	1,457	1,328,364	27,221 33
Less reinsured	.....	661,683	4,472 64	.....	72,158	721 33	.....	.....	.....
Net in force at end of 1917	27,282	69,500,563	754,453 50	676	1,694,142	8,582 23	1,457	1,328,364	27,221 33

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.							
	Automobile (excluding Fire Risk)			Employers' Liability.			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1916	233	2,330,000	16,734 73	95	950,000	16,751 64	531	6,729 17
Taken in 1917—new	419	4,190,000	28,547 77	48	480,000	11,051 97	110	1,904 50
renewed	3	30,000	227 25	25	250,000	2,351 50	463	5,680 38
Totals	655	6,550,000	45,509 75	168	1,680,000	30,155 11	1,104	14,314 05
Less ceased	328	3,280,000	22,564 72	97	970,000	17,858 33	668	8,376 68
Gross in force at end of 1917	327	3,270,000	22,945 03	71	710,000	12,296 78	436	5,937 37
Less reinsured	.....	.....	.....	.....	10,000	25 37	.....	391 50
Net in force at end of 1917	327	3,270,000	22,945 03	71	700,000	12,271 41	436	5,545 87

The Royal Exchange Assurance—*Concluded.*

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dominion of Canada bonds, 1920/1925, 4½ p.c.	$ 48,666 67	$ 47,206 67
Dominion of Canada War Loan, 1931, 5 p.c.	5,500 00	5,445 00
Prov. of Alberta, 1943, 4½ p.c.	42,826 67	37,687 47
Prov. of Ontario, 1946, 3½ p.c.	42,340 00	32,178 40
Prov. of Saskatchewan, 1951, 4 p.c.	42,826 67	34,261 34
Cities—		
Calgary, 1931, 4½ p.c.	7,300 00	6,424 00
Calgary, 1932, 4½ p.c.	25,793 34	22,698 13
Calgary, 1941, 4½ p.c.	32,120 00	26,980 80
Calgary, 1942, 4½ p.c.	15,573 33	13,081 60
Railways—		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.	86,000 00	74,820 00
C.N.R., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c.	19,466 67	14,016 00
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.	29,200 00	20,732 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.	108,526 67	78,139 20
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.	36,013 33	22,688 40
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Sask.), 1939, 4 p.c.	6,813 33	5,382 53
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Alta.), 1942, 4 p.c.	17,520 00	13,490 40
St. John and Quebec Ry., 1st mtge. deb. stock (g'teed by N.B. Govt.), 1962, 4 p.c.	46,233 33	36,062 00
Total on deposit with Receiver General	$ 612,720 01	$ 491,293 94

Schedule B.

Other bonds owned and held by the company:—

	Par value.	Market value.
Governments—		
Dominion of Canada War Loan, 1919, 5 p.c.	$ 20,000 00	$ 19,021 88
Dominion of Canada Victory Loan, 1937, 5½ p.c. (partly paid)	100,000 00	54,532 50
Anglo-French External Loan, 1920, 5 p.c.	50,000 00	47,000 00
Miscellaneous—		
Eastern Can. Savings and Loan Co., 1918, 5 p.c.	2,500 00	2,475 00
Canada Permanent Mtge. Corp., 1920, 4½ p.c.	25,000 00	25,000 00
United Kingdom of Great Britain and Ireland, 1918, 5½ p.c.	65,000 00	64,350 00
United Kingdom of Great Britain and Ireland, 1919, 5½ p.c.	10,000 00	9,900 00
Total par and market values	$ 272,500 00	$ 222,279 38

(*For General Business Statement, see Appendix.*)

THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—HERBERT W. HIND.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Amount of joint capital authorized, £3,000,000	$14,600,000 00
Amount subscribed, £2,944,680	14,330,776 00
Amount paid thereon in cash, £441,702	2,149,616 40

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)	$ 1,399,519 32

Other Assets in Canada.

Real estate in Canada held by the company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, $450,000; building situnte 27 and 29 Wellington Street East, Toronto, $75,000; vacant lot, Vancouver, $20,784		545,784 00
Mortgage loans on real estate, first liens		634,500 00
Market value of bonds held by company (*For details, see Schedule B*)		128,210 00
Cash at head office in Canada		2,010 42
Cash in banks, viz.:—		
Bank of Nova Scotia, Halifax	$ 2,917 04	
Royal Bank, Montreal	606,951 53	
Molsons Bank, Montreal	22,289 13	
Royal Bank, Winnipeg	12,640 33	
Royal Bank, Toronto	17,106 59	
Molsons Bank, Calgary	10,248 39	
Royal Bank, Vancouver	20,567 24	
Merchants National Bank, New York	815 31	
Total cash in banks		693,535 56
Interest accrued		30,104 73
Rents due, $523.75; accrued, $3,874.62		4,398 37
Agents' balances and premiums uncollected ($24),104.26 was on business prior to October 1, 1917)		247,944 08
Total assets in Canada		$ 3,686,006 48

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted ($1,390 accrued in previous years)	$ 197,992 12
Reserve of unearned premiums, $1,342,517.05; carried out at 80 per cent	1,074,013 65
Taxes due and accrued	25,501 14
Due and accrued for salaries, rent, etc	460 24
Due for reinsurance premiums	7,846 71
Total liabilities in Canada	$ 1,305,813 86

The Royal Insurance Company—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 1,958,980 39	
Deduct reinsurances, $67,543.55; return premiums, $273,275.38	340,818 93	
Net cash received for premiums		$ 1,618,161 46
Received for interest on investments		115,576 18
Rents		19,383 28
Total income in Canada		$ 1,753,120 92

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 113,195 06	
Deduct savings and salvage, $178.50; reinsurance, $1,954.86	2,133 36	
Net amount paid for said claims	$ 111,061 70	
Amount paid for claims occurring during the year	$ 715,055 73	
Deduct savings and salvage, $3,107.56; reinsurance, $9,697.12	12,804 68	
Net amount paid for said claims	$ 702,251 05	
Total net amount paid for claims		$ 813,312 75
Paid for commission or brokerage		301,987 58
Paid for salaries: head office officials and agents, $125,656.70; travelling expenses, officials, $2,809.16; agents, $5,528.10		133,993 96
Taxes		39,061 22
Miscellaneous expenditure, viz.: Printing and stationery, $13,380.75; underwriters' associations, $16,273.25; advertising, $2,555.49; rents, $16,344.29; postage, telegrams, telephones and express, $7,805.63; maps and plans, $2,971.63; office furniture and fixtures, $2,993.74; legal expenses, $471.75; sundry expenses, $4,927.49		67,724 02
Total expenditure in Canada		$ 1,356,079 53

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$230,299,360	$2,531,717 78
Taken during the year, new and renewed	184,221,002	2,007,120 85
Total	$414,520,362	$4,538,838 63
Deduct terminated	170,348,976	1,875,622 99
Gross in force at end of year	$244,171,386	$2,663,215 64
Deduct reinsured	9,504 038	88,790 61
Net in force at December 31, 1917	$234,667,348	$2,574,425 03

Schedule A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Governments—		
Canada stock, 1909/34, 3½ p.c.	$ 48,666 67	$ 39,420 00
Canada stock, 1930/50, 3½ p.c.	104,633 33	80,567 66
British Columbia, 1937, 3½ p.c.	100,000 00	77,000 00
British Columbia, 1941, 4½ p.c.	34,066 67	29,978 66
Manitoba, 1937, 4 p.c.	100,000 00	85,000 00
New Brunswick, 1938, 3 p.c.	77,866 67	57,621 34
New Brunswick, 1922, 4 p.c.	24,500 00	23,275 00
Nova Scotia, 1945, 3½ p.c.	108,040 00	83,190 80
Cities—		
Toronto, 1948, 4 p.c.	50,000 00	42,500 00
Toronto, 1948, 4½ p.c.	97,333 33	90,520 00
Victoria, 1943, 4½ p.c.	60,000 00	51,600 00
Town—		
Maisonneuve, 1952, 5 p.c.	24,333 33	21,656 66
Schools—		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	97,333 33	79,813 33
Westmount, 1925–1927, 5 p.c.	18,000 00	17,820 00

The Royal Insurance Company—*Concluded.*

SCHEDUFE A—*Concluded.*

Bonds and debentures on deposit with Receiver General:—*Concluded.*		
Railways—		
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.	$ 148,433 33	$ 106,872 00
Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	260,853 34	224,333 87
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	243,333 33	211,700 00
G.T.P., 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c.	121,666 67	76,650 00
Total on deposit with Receiver General	$1,719,060 00	$1,399,519 32

SCHEDULE B.

Bonds and debentures held by the company:—		
Canada Permanent Mortgage Corp., 1921, 5 p.c.	$ 50,000 00	$ 50,000 00
Huron and Erie Mortgage Corp., 1922, 5 p.c.	50,000 00	50,000 00
City of Toronto, 1936, 4½ p.c.	31,000 00	28,210 00
Total held by the company	$ 131,000 00	$ 128,210 00

(*For General Business Statement, see Appendix.*)

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. R. BIGELOW.

Secretary—A. W. PERRY.

Principal Office—St. Paul, Minn.

Chief Agent in Canada—C. F. CODERE.

Head Office in Canada—Winnipeg, Man.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed and paid in cash	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada War Loan, 1937, 5 p.c.	$ 70,000 00	$ 66,062 50
Prov. of Alberta, 1923, 4½ p.c.	50,000 00	48,000 00
Prov. of Manitoba, 1937, 4 p.c.	60,000 00	51,000 00
Cities—		
Fort William, 1940, 4½ p.c.	10,000 00	8,600 00
Galt, 1946, 4 p.c.	51,000 00	42,330 00
Hamilton, 1927, 4 p.c.	35,000 00	32,200 00
Hamilton, 1937, 4 p.c.	15,000 00	13,050 00
St. Boniface, 1942, 5 p.c.	25,000 00	23,000 00
School—		
Calgary, P., 1945, 4½ p.c.	20,000 00	16,600 00
Calgary, P., 1952, 4½ p.c.	5,000 00	4,100 00
Miscellaneous—		
Toronto Harbour Com., (g't'd. by City of Toronto), 1918/1953, 4½ p.c.	100,000 00	91,000 00
Total on deposit with Receiver General	$ 441,000 00	$ 395,942 50
Carried out at market value		$ 395,942 50

Other Assets in Canada.

Cash at head office		50 00
Cash in Standard Bank of Canada, Winnipeg		56,981 70
Amount due for reinsurance losses		5,306 81
Deposit with Western Canada Grain Association		1,000 00
Interest due, $2,125; accrued, $4,621.09		6,746 09
Agents' balances and premiums uncollected, viz.:—		
Fire ($2,407.96 on business prior to Oct. 1, 1917)	$ 46,452 64	
Automobile, including Fire Risk, ($313.69 on business prior to Oct. 1, 1917)	3,200 27	
Inland Transportation ($46.61 on business prior to Oct. 1, 1917)	878 43	
Total		50,531 34
Other assets		412 68
Total assets in Canada		$ 516,971 12

ST. PAUL FIRE AND MARINE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 7,891 21	
Net amount of fire claims, unadjusted	44,889 25	
Net amount of automobile (including fire risk) claims, unadjusted	14,512 72	
Net amount of inland transportation claims, unadjusted	809 80	
Total net amount of unsettled claims		$ 68,102 98
Reserve of unearned premiums, viz.:—		
Fire	$ 209,262 29	
Automobile (including Fire Risk)	28,957 32	
Inland Transportation	5,873 36	
Tornado	10,075 75	
Total, $254,168.72; carried out at 80 per cent		203,334 98
Taxes due and accrued		9,000 00
Due and accrued for salaries, rent, etc		179 49
Reinsurance premiums due		7,953 67
Total liabilities in Canada		$ 288,571 12

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile. (Including Fire Risk.)	Hail.	Inland Transportation.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	492,833 82	84,592 27	136,834 80	16,876 59	5,678 25
Less reinsurance	23,500 91		23,744 65	733 06	
Less return premiums	101,654 76	23,682 30	1,399 50	1,011 19	
Total deduction	125,155 67		25,144 15	1,744 25	
Net cash received	367,678 15	60,909 97	111,690 65	15,132 34	5,678 25

Net cash received for premiums for all classes of business		$ 561,089 36
Cash received for interest on investments		16,959 39
Income from all other sources		5,562 13
Total income in Canada		$ 583,610 88

St. Paul Fire and Marine—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Automobile. (including Fire Risk)	Hail.	Inland Transportation	Tornado.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	40,158 48					
Less reinsurance	7,335 90					
Net payment for said claims	32,822 58	1,631 42	250 00	206 37	280 81	
Amount paid for claims occurring during the year	216,398 37	22,888 94	101,114 24	2,651 53	1,046 65	
Less savings and salvage		1,434 80		5 63		
Less reinsurance	9,398 58		17,399 16			
Net payment for said claims	206,999 79	21,454 14	83,715 08	2,645 90		
Total net payment for claims	239,822 37	23,085 56	83,965 08	2,852 27	1,327 46	
Total net payments for claims for all classes of business						$ 351,052 74
Commissions and brokerage: Fire, $72,389.24; Other, $31,180.94						103,580 18
Taxes: Fire, $9,529.13; Other, $5,181.43						14,710 56
Salaries, Fire—Head office, $8,048; general and special agents, $4,345.93						12,393 93
Salaries, Other—Head office, $4,023.87; general and special agents, $2,112.89;						6,136 76
Miscellaneous expenditure, Fire, viz.:—Advertising, $60.44; adjusting expenses, $5,129.10; furniture and fixtures, $65.30; inspections and surveys, $4,491.37; legal expenses, $8.50; maps and plans, $666.46; commercial reports, $34.50; postage, telegrams, telephones and express, $2,154.65; printing and stationery, $884.45; rents, $1,197.50; underwriters' boards, associations, etc., $307.50; duty, $271.58; management expenses, $12,369.37; sundry expenses, $570.54						28,211 26
Miscellaneous expenditure, Other, viz.:—Advertising, $13.30; adjusting expenses, $3,315.35; furniture and fixtures, $31.15; legal expenses, $3,50; postage, telegrams, telephones and express, $976.93; printing and stationery, $446.21; rents, $280; underwriters' boards, associations, etc., $81.38; duty, $109.62; management expenses, $6,818.31; sundry expenses, $131.35						12,207 10
Total expenditure in Canada						$ 528,282 53

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	35,941,063	416,444 49	1,902,300	39,892 38
Taken in 1917, new	48,035,280	492,643 76	2,982,057	56,288,98
Renewed			1,278,024	24,123 85
Totals	83,976,343	909,088 25	6,162,381	120,305 21
Less ceased	45,505,319	483,067 98	3,060,402	62,390 56
Gross in force at end of 1917	38,471,024	426,020 27	3,101,979	57,914 65
Less reinsured	1,266,947	13,795 52		
Net in force at end of 1917	37,204,077	412,224,75	3,101,979	57,914 65

St. Paul Fire and Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.					
	Hail.		Inland Transportation		Tornado.	
	Amount.	Premium.	Amount.	Premiums.	Amount.	Premiums.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross in force at end of 1916			1,017,229	7,080,76	3,288,224	16,819 53
Taken in 1917, new and Renewed	2,277,782	136,834 80	33,485,614	15,542 11	1,120,493	5,678 25
Totals			34,502,843	22,622 87	4,408,717	22,497 78
Less ceased	2,277,782	136,834 80	28,808,807	11,116 92	582,286	3,274 72
Gross in force at end of 1917			5,694,036	11,505 95	3,826,431	19,223 06
Less reinsured			4,049,181	733 06		
Net in force at end of 1917			1,644,855	10,772 89	3,826,431	19,223 06

General Business Statement for the Year Ending December 31, 1917.

INCOME.

Net cash received for premiums	$10,351,345 39
Interest and dividends	493,457 55
Rents	15,460 52
Agents' balances previously charged off	203 63
Gross profit on sale or maturity of bonds	7,875 00
From other sources	3,899 87
Total income	$10,872,241 96

DISBURSEMENTS.

Net amount paid for claims	$ 5,847,003 61
Expenses of adjustment and settlement of claims	120,665 68
Interest or dividends to stockholders	200,000 00
Commissions or brokerage	2,216,847 94
Allowances to local agencies for miscellaneous agency expenses	4,988 25
Salaries, $84,383.14; and expenses, $171,842.63; of special and general agents	256,225 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees	186,216 60
Rents	13,822 50
Underwriters' boards and tariff associations	56,409 21
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	3,142 31
Inspections and surveys	17,186 82
Taxes on real estate	4,041 12
State taxes on premiums; Insurance Department licenses and fees	245,154 21
All other licenses, fees and taxes	31,651 89
Agents' balances charged off	1,864 28
Gross loss on sale or maturity of bonds	1,738 60
Gross decrease, by adjustment, in book value of bonds and stocks	3,899 87
All other disbursements	161,916 73
Total disbursements	$ 9,372,775 39

LEDGER ASSETS.

Book value of real estate	$ 227,730 46
Mortgage loans on real estate, first liens	1,469,978 34
Loans secured by pledge of bonds, stock or other collateral	102,970 00
Book value of bonds and stocks	9,334,432 10
Cash on hand, in trust companies and banks	964,018 42
Agents' balances and bills receivable	1,769,200 91
Due from reinsurance companies on claims paid	127,009 76
Total ledger assets	$13,995,339 99

St. Paul Fire and Marine—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 100,076 36
Gross assets	$11,095,416 35
Deduct assets not admitted	517,795 55
Total admitted assets	$13,577,620 80

LIABILITIES.

Net amount of unpaid claims	$ 1,509,984 68
Total unearned premiums	6,627,190 37
Federal, state and other taxes due or accrued (estimated)	150,000 00
Contingent commissions or other charges, due or accrued	30,768 22
Salaries, rents, etc., due or accrued	2,500 00
Reserve for conflagration fund	10,012 04
Reserve for War excess profit tax	250,000 00
Total liabilities, not including capital stock	$ 8,580,485 31
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	3,997,135 49
Total liabilities	$13,577,620 80

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire	$ 804,389,129 00
Premiums thereon	9,341,745 76
Amount terminated during the year—Fire	661,829,273 00
Premiums thereon	8,240,084 14
Net amount in force at December 31, 1917—Fire	1,032,815,791 00
Premiums thereon	11,155,236 03
Net amount in force at December 31, 1917—Marine and Inland	115,524,150 00
Premium thereon	1,678,438 03

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—J. H. Esinhart.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

CAPITAL.

Amount of capital authorized	$30,000,000 00
Amount subscribed	25,807,500 00
Amount paid thereon in cash	1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 442,248 18

Other Assets in Canada.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens		640,836 78
Cash in banks, viz:—		
Imperial Bank of Canada Toronto	$ 49,635 53	
Imperial Bank, Montreal	12,200 08	
Union Bank of Canada, Winnipeg	5,252 04	
Total cash in banks		67,087 65
Interest due, $650; accrued, $11,917.14		12,567 14
Agents' balances and premiums uncollected:—		
Fire ($7,184.62 on business prior to Oct. 1, 1917)	$ 50,233 38	
Automobile, including Fire (Risk, $515.68 on business prior to Oct. 1, 1917)	1,714 98	
Sprinkler Leakage	44 28	
Total		51,992 64
Total assets in Canada		$ 1,214,732 39

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 12,156 00	
Net amount of fire claims, unadjusted	43,440 00	
Net amount of automobile (including fire risk) claims, unadjusted	60 00	
Total net amount of unsettled claims		$ 55,656 00
Reserve of unearned premiums: fire, $329,616.93; automobile (including fire risk), $2,275.18; tornado, $1,001.83; sprinkler leakage, $1,572.82; Total, $334,466.76; carried out at 80 per cent		267,573 41
Taxes due or accrued		6,500 00
Total liabilities in Canada		$ 329,729 41

The Scottish Union and National—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk).	Sprinkler Leakage.	Tornado.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	493,897 98	4,054 61	1,988 53	920 19
Less reinsurance	16,822 58			
" return premiums	62,366 80	585 59	9 51	144 46
Total deduction	79,189 38			
Net cash received	414,708 60	3,469 02	1,979 02	775 73

Net cash received for premiuns for all classes of business	$	420,932 37
Cash received for interest on investments		57,710 42
Total income in Canada	$	478,642 79

EXPENDITURE IN CANADA.

Claims.	Fire.	Automobile (including Fire Risk)	Tornado.
	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	50,947 77	77 45	
Amount paid for claims occurring during the year	207,907 13	709 03	13,980 09
Less savings and salvage	114 13		
" reinsurance	2,256 62		
Total deduction	2,370 75		
Net payment for said claims	205,536 38		
Total net payment for claims	256,484 15	786 48	13,980 09

Total net payments for claims for all classes of business	$	271,250 72
Commission and brokerage: Fire, $91,200.66; Other, $1,550.89		92,751 55
Taxes: Fire, $13,073.72; Other, $34.99		13,108 71
Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, $18,000; travelling expenses: officials, $1,490.85; agents (including all expenses in relation to loss adjustments), $8,326.28		27,817 13
Miscellaneous expenditure, Fire, viz.—Advertising, $114; fire departments, patrol and salvage corps assessments, etc., $11; furniture and fixtures, $390; maps and plans, $1,456.01; postage, telegrams, telephones and express, $2,081.20; printing and stationery, $1,267.80; rents, $1,000; underwriters' boards, associations, etc., $5,470.72; premium on fidelity bond, $125; miscellaneous expenses, $359.25		12,274 98
Miscellaneous expenditure, Other:—Postage, telegrams, telephones and express		8 51
Total expenditure in Canada	$	417,211 60

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1916	31,461	62,254,012	650,837 42	37	17,350	657 50
Taken in 1917—new and renewed	20,014	49,482,234	492,133 29	425	409,494	5,245 34
Totals	51,475	111,736,246	1,142,970 71	462	426,844	5,902 84
Less ceased	17,025	47,061,539	469,899 16	131	102,864	1,352 48
Gross in force at end of 1917	34,450	64,674,707	673,071 55	331	323,980	4,550 36
Less reinsured	.....	2,258,582	18,468 97			
Net in force at end of 1917	34,450	62,416 125	654,602 58	331	323,980	4,550 36

Risks and Premiums.	Class of Business.					
	Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gorss in force at end of 1916	4	57,292	83 67	59	286,940	1,718 94
Taken in 1917—New and renewed	16	319,520	2,032 81	22	91,071	493 07
Totals	20	376,812	2,116 48	81	378,011	2,212 01
Less ceased	6	103,062	173 70	24	75,750	353 20
Gross and net in force at end of 1917	14	273,750	1,942 78	57	302,261	1,858 81

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

Cities—	Par value.	Market value.
St. John, 1936, 4 p.c.	$ 2,000 00	$ 1,720 00
Hamilton, 1937, 4 p.c.	25,000 00	21,750 00
Hamilton, Ont., 1934, 4 p.c.	73,000 00	64,239 99
Halifax, 1926, 4 p.c.	50,000 00	46,500 00
London, Ont., 1925, 4 p.c.	25,000 00	23,250 00
London, 1943, 4½ p.c.	25,000 00	23,000 00
Brantford, 1930, 4 p.c.	30,000 00	26,700 00
Edmonton, 1929, 4½ p.c.	48,666 66	43,313 33
St. Boniface, 1928, 5 p.c.	50,310 38	47,794 86
Quebec, 1933, 3½ p.c.	6,000 00	4,980 00
Brantford, 1928, 4½ p.c.	10,000 00	9,500 00
Halifax, 1945, 4 p.c.	50,000 00	42,500 00
Fort William, 1939, 4½ p.c.	50,000 00	43,500 00
School—		
Ottawa, P., 1941, 4 p.c.	50,000 00	43,500 00
Total on deposit with Receiver General	$ 494,977 04	$ 442,248 18

(For General Business Statement, see Appendix.)

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. W. DAMON.

Secretary—E. H. HILDRETH.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 458,710 00

Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Nova Scotia, St. John, N.B.	$ 6,131 45	
Bank of Nova Scotia, Toronto, Ont.	21,548 19	
Royal Bank of Canada, Montreal, P.Q.	4,534 45	
Merchants Bank of Canada, Victoria, B.C.	7,045 99	
Royal Bank of Canada, Vancouver, B.C.	9,068 22	
Union Bank of Canada, Winnipeg, Man.	16,959 59	
Corn Exchange National Bank, Chicago	23,599 11	
Total cash in banks		88,887 00
Interest accrued		6,630 37
Agents' balances and premiums uncollected: Fire		54,259 47
Total assets in Canada		$ 608,486 84

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 58,775 77	
Net amount of sprinkler leakage claims, unadjusted	500 00	
Net amount of tornado claims, unadjusted	13,990 09	
Total net amount of unsettled claims		$ 73,265 86
Reserve of uncarned premiums—		
Fire	$ 235,448 11	
Sprinkler Leakage	642 98	
Tornado	3,203 90	
Total, $239,294.99; carried out at 80 per cent		191,436 00
Taxes due and accrued		12,000 00
Reinsurance premiums		3,730 82
Total liabilities in Canada		$ 280,432 68

SPRINGFIELD FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	603,389 15	882 50	3,197 18	
Less reinsurance	84,071 42	104 08	918 48	
Less return premiums	101,682 27	14 00	133 23	
Total deduction	185,753 69	118 08	1,051 71	
Net cash received	417,635 46	764 42	2,145 47	
Net cash received for premiums for all classes of business				$ 420,545 35
Cash received for interest on investments				24,155 28
Total income in Canada				$ 444,700 63

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Sprinkler Leakage.	Tornado.	
	$ cts.	$ cts.	$ cts.	
Net amount paid for claims occurring in previous years	51,396 25			
Paid for claims occurring during the year	236,572 46	194 16	319 75	
Less savings and salvage	12,968 15			
Less reinsurance	8,624 26			
Total deduction	21,592 41			
Net payment for said claims	214,980 05			
Total net payment for claims	266,376 30	194 16	319 75	
Total net payments for claims for all classes of business				$ 266,890 21
Commission and brokerage: Fire, $93,553.10; Other, $794.05				94,347 15
Taxes				21,298 50
Salaries, fees and travelling expenses—Fire: Salaries, general and special agents, $7,530.46; Travelling expenses: officials, $1,485.50; agents, $1,467.37				10,483 33
Miscellaneous expenditure, viz.:—Advertising, $238.05; furniture and fixtures, $13.30; inspections and surveys, $1,785.89; legal expenses, $70.50; maps and plans, $848.07; postage, telegrams, telephones and express, $1,930.58; printing and stationery, $801.10; rents, $2,520.02; underwriters' boards, associations, etc., $2,251.54; expenses adjusting losses, $3,520.93				13,979 98
Total expenditure in Canada				$ 406,999 17

Springfield Fire and Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class in Business.					
	Fire.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916.	62,677,793	538,839 26	232,000	901 92	2,406,832	9,517 71
Taken in 1917, new and renewed	64,948,415	532,409 67	143,000	882 50	1,066,100	3,197 18
Totals	127,626,208	1,071,248 93	375,000	1,784 42	3,472,932	12,714 89
Less ceased	68,014,700	525,206 12	171,000	483 92	699,588	2,436 28
Gross in force at end of 1917.	59,611,508	546,042 81	204,000	1,300 50	2,773,344	10,278 61
Less reinsured	14,523,002	96,821 83	34,500	163 63	550,163	2,807 58
Net in force at end of 1917	45,088,506	449,220 98	169,500	1,136 87	2,223,181	7,471 03

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada bonds, 1926, 5 p.c.	$ 25,000 00	$ 24,750 00
Cities—		
Brantford, 1942 4½ p.c.	60,000 00	54,600 00
Calgary, 1933, 5 p.c.	50,000 00	46,500 00
Hamilton, 1932, 4 p.c.	12,000 00	10,680 00
Hamilton, 1934, 4½ p.c.	38,000 00	35,720 00
Ottawa, 1935, 4½ p.c.	20,000 00	19,000 00
Regina, 1928, 5 p.c.	20,000 00	19,000 00
Toronto, 1948, 4½ p.c.	27,000 00	25,110 00
Victoria, 1951, 4 p.c.	15,000 00	11,550 00
Victoria, 1938, 4½ p.c.	30,000 00	26,100 00
Westmount, 1947, 4½ p.c.	35,000 00	31,850 00
Westmount, 1955, 4½ p.c.	15,000 00	13,650 00
Winnipeg, 1925, 4 p.c.	55,000 00	50,600 00
Winnipeg, 1934, 4 p.c.	5,000 00	4,350 00
Schools—		
Montreal Catholic, 1948, 4 p.c.	25,000 00	20,750 00
Montreal Protestant, 1938, 4 p.c.	25,000 00	21,500 00
Outremont, 1950, 4½ p.c.	50,000 00	43,000 00
Total on deposit with Receiver General	$ 507,000 00	$ 458,710 00

General Business Statment for the Year ending December 31, 1917.

INCOME.

Net cash received for premiums	$ 7,667,342 00
Interest and dividends	493,332 41
Rents	18,000 00
Agents' balances charged off	247 50
Gross profit on sale or maturity of stocks	2,262 09
Total income	$ 8,181,184 00

SPRINGFIELD FIRE AND MARINE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 3,445,842 05
Expenses of adjustment and settlement of claims	63,914 29
Commissions or brokerage	1,499,294 70
Allowances to local agencies for miscellaneous agency expenses	34,532 96
Salaries, $215,116.62 and expenses, $156,041.07; of special and general agents	371,157 69
Salaries, fees and all other charges of officers, directors, trustees and home office employees	408,155 49
Rents	36,040 48
Underwriters' boards and tariff associations	73,312 27
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	38,809 57
Inspections and surveys	60,083 29
Taxes and real estate	6,397 32
State taxes on premiums, Insurance Department licenses and fees	176,797 19
All other licenses, fees and taxes	44,236 58
Stockholders for interest or dividends	250,000 00
Agents' balances charged off	1,638 66
Gross loss on sale or maturity of bonds	1,750 00
Gross increase, by adjustment, in book value of stocks	1,375 00
All other disbursements	173,888 96
Total disbursements	$ 6,687,226 50

LEDGER ASSETS.

Book value of real estate	$ 300,000 00
Mortgage loans on real estate, first liens	2,628,670 00
Book value of bonds and stocks	7,673,993 52
Cash on hand, in trust companies and in banks	1,060,104 41
Agents' balances	1,532,145 61
Total ledger assets	$13,194,913 54

NON-LEDGER ASSETS.

Interest accrued	101,333 54
Market value of bonds and stocks over book value	91,612 48
Reinsurance due on paid claims	29,876 85
Gross assets	$13,417,736 41
Deduct assets not admitted	193,703 07
Total admitted assets	$13,224,033 34

LIABILITIES.

Net amount of unpaid claims	$ 817,123 31
Total unearned premiums	7,226,190 15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000 00
Federal, state and other taxes due or accrued (estimated)	115,000 00
Contingent commissions or other charges due or accrued	25,000 00
Total amount of liabilities, except capital stock	$ 8,198,313 46
Capital stock paid up in cash	2,500,000 00
Surplus over all liabilites	2,525,719 88
Total liabilities	$13,224,033 34

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 1,121,187,096 00
Premiums thereon	10,922,358 02
Amount of risks terminated during the year	960,964,664 00
Premiums thereon	9,778,516 21
Net in force, December 31, 1917	1,335,596,777 00
Premiums thereon	13,674,251 19

THE STUYVESANT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—A. R. PIERSON.

Secretary—G. F. HUTCHINGS.

Principal Office—New York.

Chief Agent in Canada—GODFREY C. WHITE.

Head Office in Montreal—Canada.

(Oraganized, November 25, 1850. Dominion license issued August 25, 1916.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash	$ 700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Debentures on deposit with Receiver General, viz.:—	Par value.	Market value.	
Prov. of Ontario, 1936, 3½ p.c.	$ 84,000 00	$ 70,560 00	
United Kingdom of Great Britain and Ireland, 1921 or earlier, 5½ p.c.	20,000 00	19,138 75	
Total on deposit with Receiver General	$ 104,000 00	$ 89,698 75	
Carried out at market value			$ 89,698 75

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal	25,619 64
Interest accrued	183 33
Agents' balances and premiums uncollected	28,045 11
Due from reinsuring companies on paid losses	7,396 79
Total assets in Canada	$ 150,943 62

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	$ 45,381 00
Reserve of unearned premiums, $80,347.07; carried out at 80 per cent	64,277 66
Taxes due and accrued	2,000 00
Total liabilities in Canada	$ 111,658 66

INCOME IN CANADA.

Gross cash received for premiums	$ 273,058 32	
Deduct reinsurances, $84,140.47; return premiums, $52,550.77	136,691 24	
Net cash received for premiums		$ 136,367 08
Interest on investments		3,325 62
Total income in Canada		$ 139,692 70

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 48,012 99	
Deduct reinsurances	13,941 76	
Net amount paid for said claims	$ 34,071 23	
Amount paid for claims occurring during the year	$ 140,867 39	
Deduct reinsurances	24,589 28	
Net amount paid for said claims	$ 116,278 11	

THE STUYVESANT—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Total net amount paid for claims		$ 150,349 34
Commission or brokerage		18,401 28
Salaries and travelling expenses:—Salaries:—Head Office officials, $5,078.03; travelling expenses:—officials, $1,386.81		6,464 84
Taxes		2,972 91
Miscellaneous expenditure, viz.: Advertising, $349.45; legal expenses, $25; maps and plans, $6; furnitures and fixtures, $691.98; postage, telegrams, telephones and express, $1,355.17; printing and stationery, $823.93; rents, $565; adjustment expenses, $1,000.51; exchange, $122.88; premium on bond, $603.23		5,543 15
Total expenditure in Canada		$ 183,731 52

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 8,765,364	$ 101,000 90
Taken during the year, new and renewed	23,243,949	269,980 63
Total	$ 32,009,313	$ 370,981 53
Deduct terminated	14,118,484	146,704 38
Gross in force at end of year	$ 17,890,829	$ 224,277 15
Deduct reinsured	5,855,746	81,763 00
Net in force at December 31, 1917	$ 12,035,083	$ 142,514 15

(*For General Business Statement, see Appendix.*)

SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—MARLBOROUGH R. PRYOR.

Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada—LYMAN ROOT.

Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	$11,680,000 00
Amount paid thereon in cash	2,336,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A*)		$ 542,993 43

Other Assets in Canada.

Value of real estate held by the company (Toronto office)		45,850 00
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription), par value $7,500, carried out at market value		7,500 00
Cash at head office in Canada		8,420 87
Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 15,787 06	
Union Bank of Canada, Toronto	49,711 02	
Total cash in banks		65,498 08
Agents' balances and premiums uncollected ($3,301.53 on business prior to Oct. 1, 1917)		80,038 60
Office furniture, $3,499.80; plans, $11,871.72		15,371 52
Total assets in Canada		$ 765,672 50

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 94,198 05
Reserve of unearned premiums, $472,312.63; carried out at 80 per cent	377,850 10
Taxes due and accrued	8,475 57
Total liabilities in Canada	$ 480,523 72

INCOME IN CANADA.

Gross cash received for premiums	$ 758,545 34	
Deduct reinsurances, $19,805 06; return premiums, $119,582.26	139,387 32	
Net cash received for premiums		$ 619,158 02
Endorsement fees		55 46
Received for interest on investments		12,206 79
Rents (net)		1,165 11
Total income in Canada		$ 632,585 38

SUN INSURANCE OFFICE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 25,543 25	
Amount paid for claims occurring during the year	$ 298,058 14	
Deduct savings and salvage, $2,105.82; reinsurances, $6,136.07	8,241 89	
Net amount paid for said claims	$ 289,816 25	
Total net amount paid for claims		$ 315,359 50
Commission or brokerage		129,792 78
Paid for: Salaries, head office officials, $33,739.93; auditors' fees, $400; travelling expenses of officials, $8,772.87		42,912 80
Taxes		15,901 80
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, $4,983.06; advertising, $2,459.32; stationery and printing, $9,480.58; board dues, $7,236.69; rents, $2,389.50; miscellaneous, $269.76; maps and plans, $1,062.63; furniture and fixtures, $1,795.75; fire departments, patrols, etc., $41.98; Bradstreets and Underwriters' Protective Assoc., $243.16; insurance superintendence, $353.13; legal expenses, $87.07		30,407 63
Total expenditure in Canada		$ 534,374 51

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year	$ 74,249,369	$ 842,341 17
Policies taken during the year, new and renewed	74,994,035	773,478 91
Total	$149,243,404	$1,615,820 08
Deduct terminated	62,960,532	662,034 13
Gross in force at end of year	$ 86,282,872	$ 953,785 95
Deduct reinsured	4,130,225	24,909 80
Net in force at December 31, 1917	$ 82,152,647	$ 928,876 15

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Governments—		
Dom. of Canada stock, 1938, 3 p.c.	$ 23,530 33	$ 17,412 44
Prov. of Manitoba Tel. and Tel., 1947, 4 p.c.	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.	24,333 33	17,763 33
Prov. of Ontario, 1945/1965, 4½ p.c.	19,466 67	17,325 33
Cities—		
Calgary, 1937, 4½ p.c.	14,600 00	12,556 00
Edmonton, 1921, 5 p.c.	19,466 67	18,882 67
Halifax Con. Fund deb. stock, 1940, 4 p.c.	15,000 00	12,900 00
Hamilton, 1934, 4½ p.c.	25,000 00	23,500 00
London, 1933, 4 p.c.	25,000 00	22,000 00
Montreal Cons. deb. stock, 1932, 4 p.c.	48,666 67	43,313 33
Saskatoon, 1941/1961, 4½ p.c.	24,333 33	19,223 33
Toronto, 1929, 3½ p.c.	48,666 66	42,340 00
Vancouver, 1931, 4 p.c.	12,166 67	10,220 00
Vancouver, 1932, 4 p.c.	12,166 66	10,220 00
Victoria, 1958, 4 p.c.	25,000 00	19,000 00
Winnipeg, 1918, 4 p.c.	50,000 00	49,000 00
Winnipeg, 1943/1963, 4½ p.c.	19,466 67	17,325 33
School—		
Winnipeg, 1943, 4 p.c.	17,000 00	14,110 00
Railways—		
Alberta & Great Waterways Ry. Co. 1st mtge. (gt'eed by Prov. of Alta.), 1959, 5 p.c.	75,000 00	65,250 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.	36,500 00	22,995 00
Miscellaneous—		
Canada Perm. Mtge. Corp., 1920, 4½ p.c.	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	$ 634,030 33	$ 542,993 43

(*For General Business Statement, see Appendix.*)

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—STEPHANE DERVILLE.
Manager—BARON G. CERISE.
Principal Office—Paris, France.
Chief Agent in Canada—LOUIS MAURICE FERRAND.
Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint capital authorized and subscribed	$ 2,000,000 00
Amount paid in cash	500,000 00

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
966,666.67 francs French Rentes, perpetual, 3 p.c.	$ 186,566 67	$ 110,074 34	
328,000 francs French "National Defence Loan", 1931 or later 5 p.c.	63,304 00	54,441 44	
City of Montreal, 1951, 4½ p.c.	24,333 33	22,143 33	
Total on deposit with Receiver General	$ 274,204 00	$ 186,659 11	
Carried out at market value			$ 186,659 11

Other Assets in Canada.

Cash at head office in Canada	4,337 87
Cash in Merchants Bank of Canada, Montreal	35,823 19
Agents' balances and premiums uncollected ($16,298.98 on business prior to Oct. 1, 1917)	53,482 23
Office furniture and plans	3,810 14
Total assets in Canada	$ 284,112 54

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 3,088 73	
Net amount of claims, unadjusted	21,169 63	
Net amount of claims, resisted, in suit (accrued prior to 1917)	2,500 00	
Total net amount of unsettled claims		$ 26,758 36
Reserve of unearned premiums, $158,043.43; carried out at 80 per cent		126,434 74
Due and accrued for salaries, rent, advertising, etc		319 63
Return premiums, $5,205.09; reinsurance, $459.43		5,664 52
Taxes due and accrued		3,697 85
Total liabilities in Canada		$ 162,875 10

INCOME IN CANADA.

Gross cash received for premiums	$ 265,972 64	
Deduct reinsurances, $10,224.28; return premiums, $38,382.86	48,607 14	
Net cash received for premiums		$ 217,365 50
Interest on bank account		996 91
Total income in Canada		$ 218,362 41

L'Union Compagnie D'assurances contre L'Incendie—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 13,506 89	
Deduct reinsurances	244 73	
Net amount paid for said claims, (including $142.45 oustanding in agencies, 1916)	$ 13,262 16	
Amount paid for claims occurring during the year	$ 116,035 93	
Deduct reinsurances	632 53	
Net amount paid for said claims	$ 115,403 40	
Total net amount paid for claims		$ 128,665 56
Paid for commission or brokerage		43,422 21
Paid for salaries of officials, $12,910.05; directors' fees, $200; travelling expenses, officials and agents, $677.70		13,787 75
Paid for taxes		7,493 28
Miscellaneous expenditure: Advertising, $801.91; furniture and fixtures, $19.15; maps and plans, $857.33; postage, telegrams, telephones and express, $1,314.74; printing and stationery, $835.43; rents, $2,500.00; boards and tariff associations, $2,321.58; sundries, $1,598.59; inspections and surveys, $1,996.66; legal expenses, —$312.71		11,932 68
Total expenditure in Canada		$ 205,301 48

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 25,978,602	$ 309,106 12
Policies taken during the year, new and renewed	22,598,160	267,219 91
Total	$ 48,576,762	$ 576,326 03
Deduct terminated	21,601,918	251,387 99
Gross in force at end of year	$ 26,974,844	$ 324,938 04
Deduct reinsured	1,322,499	13,361 76
Net in force at December 31, 1917	$ 25,652,345	$ 311,576 28

(*For General Business Statement, see Appendix.*)

UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—CHARLES MORTIMER.

General Manager—HERBERT LEWIS.

Principal Office—London, Eng.

Manager in Canada—T. L. MORRISEY.

Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed, £450,000	$ 2,190,000 00
Amount paid in cash, £50,000	243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A*)		$ 481,124 68

Other Assets in Canada.

Cash at head office (including premiums in course of transmission)		26,044 11
Cash in banks, viz:—		
Merchants Bank of Canada, Montreal	$ 12,978 20	
Bank of Toronto, Montreal	88,943 69	
Total cash in banks		101,921 89
Agents' balances and premiums uncollected, viz:—		
Fire ($745 22 on business prior to Oct. 1, 1917)	$ 84,913 92	
Inland Transportation (on business prior to Oct. 1, 1917)	174 29	
Total		85,088 21
Plans, $2,767.34; (less $553.46 depreciation)		2,213 88
Total assets in Canada		$ 696,392 77

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted ($625 accrued prior to 1917)	$ 46,818 22	
Net amount of fire claims, resisted, in suit (accrued prior to 1917)	2,000 00	
Net amount of inland transportation claims, unadjusted	971 36	
Total net amount of unsettled fire claims		$ 49,789 58
Reserve of unearned premiums, fire, $406,267.63; inland transportation, $213.75; total $406,481.38 carried out at 80 per cent		325,185 10
Taxes due and accrued		8,000 00
Total liabilities in Canada		$ 382,974 68

UNION ASSURANCE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Inland Transportation.	
	$ cts.	$ cts.	
Gross cash received	722,992 47	10,664 37	
Less reinsurance	91,349 02	16 56	
" return premiums	84,722 83	773 20	
Total deduction	176,071 85	789 76	
Net cash received	546,920 62	9,874 61	
Net cash received for premiums for all classes of business			$ 556,795 23
Cash received for interest on investments			22,776 94
Total income in Canada			$ 579,572 17

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	
	$ cts.	
Amount paid for claims occurring in previous years	62,556 21	
Less savings and salvage, $401.47; reinsurance, $4,586.97	4,988 44	
Net payment for said claims	57,567 77	
Paid for claims occurring during the year	260,834 05	
Less savings and salvage	65 75	
Less reinsurance	34,489 36	
Total deduction	34,555 11	
Net payment for said claims	226,278 94	
Total net payment for claims for all classes of business		$ 283,846 71
Commission and brokerage: Fire, $98,664.33; Other, $1,510.35		100,174 68
Taxes, Fire		15,151 48
Salaries and travelling expenses, Fire:—Salaries:—Head office, $41,285 01; general and special agents, $900; fees—auditor, $400; travelling expenses:—officials, $2,749.10		45,334 11
Miscellaneous expenditure, Fire, viz.—Advertising, $1,059.05; fire record and mercantile agency, $77; exchange, $527.74; express, $134.07; maps and plans, $1,219.07; miscellaneous, $3,266.28; postage, telegrams, telephones, $2,000.40; printing and stationery, $2,844.36; rents, $7,808.66; underwriters' boards, associations, etc., $6,184.10; sundries, $431.86		25,552 59
Total expenditure in Canada		$ 470,059 57

UNION ASSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Inland Transportation	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	74,734,101	833,707 87		
Taken in 1917, new and renewed	69,322,455	745,396 38	50,165,113	10,676 34
Totals	144,056,556	1,579,104 25		
Less ceased	63,853,502	671,646 85	49,865,113	10,248 84
Gross in force at end of 1917	80,203,054	907,457 40	300,000	427 50
Less reinsured	10,452,248	115,784 47		
Net in force at end of 1917	69,750,806	791,672 93	300,000	427 50

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Mzket value.
Governments—		
Prov. of British Columbia stock, 3 p.c.	$ 48,666 67	$ 33,093 34
Newfoundland, 1947, 3½ p.c.	24,333 34	17,276 67
Newfoundland, 1951, 3½ p.c.	24,333 33	17,276 67
Victorian Cons. Insc. stock, 1929/1949, 3½ p.c.	46,233 33	33,288 00
Cities—		
Montreal stock, 1948, 4 p.c.	24,333 33	20,440 00
Ottawa, 1919, 4 p.c.	50,000 00	49,000 00
Toronto, 1929, 3½ p.c.	48,666 66	42,340 00
Toronto, 1918, 4 p.c.	100,000 00	99,000 00
Toronto, 1925, 4½ p.c.	10,000 00	9,700 00
Winnipeg, 1941, 3½ p.c.	53,000 00	40,810 00
Schools—		
Montreal (Emard), Que., 1951, 5 p.c.	25,000 00	22,500 00
Maisonneuve, 1951, 4½ p.c.	50,000 00	40,000 00
St. Pierre, Que., 1951, 5 p.c.	30,000 00	26,400 00
Miscellaneous—		
Can. Perm. Mortge. Corp., 1921, 4¾ p.c.	30,000 00	30,000 00
Total on deposit with Receiver General	$ 564,566 66	$ 481,124 68

(*For General Business Statement, see Appendix.*)

UNION INSURANCE SOCIETY OF CANTON (CHINA), LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
Chairman—Hon. P. H. HOLYOAK.
General Manager—C. MONTAGUE EDE.
Principal Office—Hong Kong, China.
Chief Agent in Canada—CHAS. R. DRAYTON.
Head Office in Canada—Toronto.

(Incorporated 1873. Dominion License issued September 24, 1917.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed	2,894,625 00
Amount paid in cash	1,157,850 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
British War Loan, 1929/1947, 5 p.c.	$ 97,333 33	$ 91,493 33	
Carried out at market value			$ 91,493 33
Other Assets in Canada.			
Value of real estate (Building and site, Vancouver, B.C.)			51,739 45
Cash at branch offices			5,553 17
Cash in banks, viz.:—			
Bank of Nova Scotia, Toronto		$ 5,056 94	
" " Vancouver		2,547 79	
Total cash in banks			7,604 73
Agents' balances and premiums uncollected, fire, $20,715 72; automobile (including fire risk), $116 85			20,832 57
Office furniture and plans			1,802 51
Total assets in Canada			$ 179,025 76

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted		$ 684 04
Reserve of unearned premiums, viz.:—		
Fire	$ 42,201 90	
Automobile (including Fire risk)	145 10	
Total, $42,347; carried out at 80 per cent		33,877 60
Salaries, rent, advertising, etc., due and accrued		329 55
Taxes due and accrued		875 61
Reinsurance premiums due		31 60
Total liabilities in Canada		$ 35,798 40

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 33,277 85	
Deduct return premiums	5,469 64	
Net cash received for said premiums	$ 27,808 21	
Net cash received for automobile (including fire risk) premiums	38 95	
Total net cash received for premiums		$ 27,847 16
Received for interest on investments		7 71
Total income in Canada		$ 27,854 87

UNION OF CANTON—*Concluded.*

EXPENDITURE IN CANADA.

Paid for commission or brokerage, fire, $12,283 35; other, $38 95	$	12,322 30
Salaries, fire: Head office officials, $3,061.60; general and special agents, $917 15; travelling expenses, $1,401 70		5,380 45
Taxes (fire)		591 00
Miscellaneous expenditure, fire, viz.:—Advertising, $9 75; furniture and fixtures, $1,311 58; legal expenses, $293.66; maps and plans, $54; postage, telegrams, telephones and express, $709.80; printing and stationery, $1,775.68; rents, $448.70; sundries, $267.84		4,876 01
Total expenditure in Canada	$	23,169 76

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Taken in 1917, new	1,013	5,199,344	53,993 57	3	8,600	155 80
Less ceased	62	457,270	5,508 39			
Gross in force at end of 1917	951	4,742,074	48,485 18			
Less reinsured		3,900	31 60			
Net in force at end of 1917	951	4,738,174	48,453 58	3	8,600	155 80

(*For General Business Statement, see Appendix.*)

WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—GEORGE R. CRAWFORD.

Secretary—HARRY H. CLUTIA.

Principal Office—New York, N.Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominioa licease issued May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solcly for the protection of Canadian Policyholders.

Boads on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Dom. of Canada War Loaa, 1925, 5 p.c.	$ 130,000 00	$ 128,700 00	
Anglo-French External Loan, 1920, 5 p.c.	40,000 00	37,250 00	
Town of Maisonneuve, 1953, 5 p.c.	40,393 33	35,950 06	
Total on deposit with Receiver General	$ 210,393 33	$ 201,900 06	
Carried out at market value			$ 201,900 06

Other Assets in Canada.

Cash in Royal Bank of Caaada, Montreal	42,098 39
Interest accrued	1,738 37
Agents' balances and premiums uncollected ($2,843.69 on business prior to Oct. 1, 1917)	29,205 42
Office furniture, $602.69; plans, $1,678.62	2,281 31
Total assets ia Caaada	$ 277,223 55

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	$ 11,747 25	
Net amount of fire claims, unadjusted	17,955 17	
Total net amount of unsettled claims		$ 29,702 42
Reserve of unearned premiums, fire, $146,636.98; carried out at 80 per cent		117,309 58
Taxes due and accrued		21,300 00
Due and accrued for salaries, reuts, etc		120 00
Total liabilities in Caaada		$ 168,432 00

WESTCHESTER—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Gross cash received	339,979 84	363,145 13
Less reinsurance	34,212 67	149,805 49
Less return premiums	60,290 53	3,702 46
Total deduction	94,503 20	153,507 95
Net cash received	245,476 64	209,637 18

Net cash received for premiums for all classes of business	$	455,113 82
Cash received for interest on investments		11,392 64
Total income in Canada	$	466,506 46

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	$ cts.	$ cts.
Amount paid for claims occurring in previous years	17,475 38	
Less savings and salvage, $17.10; reinsurance, $21.49	38 59	
Net payment for said claims	17,436 79	
Paid for claims occurring during the year	112,443 91	145,102 49
Less savings and salvage	120 08	
Less reinsurance	6,481 33	55,374 06
Total deduction	6,601 41	
Net payment for said claims	105,842 50	
Total net payment for claims	123,279 29	89,728 43

Total net payments for claims for all classes of business	$	213,007 72
Commission and brokerage: Fire, $58,420.27; Other, $55,694.53		114,114 80
Taxes: Fire, $7,691.20; Other, $1,531.98		9,223 18
Salaries, fees and travelling expenses—Fire—Salaries: Head Office, general and special agents, $7,261.24; Fees, auditors, $95.80; travelling expenses: officials, $72.32; agents, $1,040.54		8,469 90
Miscellaneous expenditure, Fire, viz.: Advertising, $12.66; furniture and fixtures, $29.29; maps and plans, $367.74; postage, telegrams, telephones and express, $1,203.15; printing and stationery, $1,125.05; rents, $1,159.73; underwriters' boards, associations, etc., $2,238.50; exchange, subscriptions, sundries and supplies, $1,423.10		7,559 22
Miscellaneous expenditure, Other, viz.: Postage, telegrams, telephones and express, $123.56; printing and stationery, $1,069.10; exchange, $15.87		1,208 53
Total expenditure in Canada	$	353,583 35

WESTCHESTER—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.
Gross in force at end of 1916	19,012,714	257,916 64		
Taken in 1917, new and renewed	26,662,956	330,334 68	5,070,555	363,145 13
Totals	45,675,670	588,251 32		
Less ceased	20,269,304	268,485 96	44,255	3,702 46
Gross in force at end of 1917	25,406,366	319,765 36	5,026,300	359,442 67
Less reinsured	2,577,649	33,409 30	5,026,300	359,442 67
Net in force at end of 1917	22,828,717	286,356 06		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 5,876 00
Mortgage loans on real estate, first liens	105,010 00
Book value of bonds and stocks	6,559,954 93
Cash in trust companies and in banks	1,123,427 94
Agents' balances	715,024 25
Reinsurances due	74,433 51
Total ledger assets	$ 8,583,726 63

NON-LEDGER ASSETS.

Interest due and accrued	32,499 74
Gross assets	$ 8,616,226 37
Deduct assets not admitted	637,852 68
Total admitted assets	$ 7,978,373 69

LIABILITIES.

Net amount of unpaid claims	$ 708,356 62
Total unearned premiums	4,570,803 37
Salaries, rents, expenses, etc., due and accrued	25,000 00
Federal, state and other taxes due and accrued (estimated)	120,000 00
Contingent commissions or other changes due or accrued	15,000 00
Total liabilities, except capital stock	$ 5,439,159 99
Capital paid up in cash	1,000,000 00
Surplus over all liabilities and capital	1,539,213 70
Total liabilities	$ 7,978,373 69

INCOME.

Net cash received for premiums	$ 5,900,271 67
Interest and dividends	295,934 32
Rents	117 00
Borrowed money	40,000 00
Premium on capital stock	500,000 00
All other income	4,019 70
Total income	$ 6,740,342 69

WESTCHESTER—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$ 2,813,490 28
Expenses of adjustment and settlement of claims	61,975 96
Paid stockholders for interest or dividends	200,000 00
Commission or brokerage	1,269,884 86
Salaries, $211,013 23; expenses, $130,918 34; of special and general agents	341,931 57
Salaries, fees and all other charges of officers, directors, trustees and home office employees	143,183 06
Rents	32,177 10
Underwriters' boards and tariff associations	60,917 67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	12,555 02
Inspections and surveys	34,780 70
Taxes on real estate	84 51
State taxes on premiums, Insurance Department licenses and fees	116,986 48
All other licenses, fees and taxes	23,191 52
Borrowed money (repaid)	40,000 00
Interest on borrowed money	175 00
Agents' balances previously charged off	3,716 30
Gross decrease, by adjustment, in book value of stocks	3,541 88
All other disbursements	123,642 31
Total disbursements	$ 5,282,234 22

RISKS AND PREMIUMS.

	Fire.	Marine and Inland
Amount of policies written or renewed during the year	$ 912,069,374 00	$ 61,545,410 00
Premiums thereon	9,056,763 54	817,748 53
Amount of policies terminated during the year	734,170,578 00	51,722,415 00
Premiums thereon	7,491,342 77	523,141 07
Net amount of policies in force at December 31, 1917	886,869,518 00	14,494,151 00
Premiums thereon	8,353,233 29	336,220 30

THE WESTERN ASSURANCE COMPANY.

Statement for the Year ending December 31, 1917.

President and Manager—W. B. Meikle.

Secretary—C. C. Foster.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount of joint stock capital subscribed	2,500,000 00
Amount paid thereon in cash ($1,000,000 Preferred)	2,484,625 65
Amount of premium on capital paid by stockholders since organization	437,669 65

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto			$ 200,000 00
Book value of bonds and debentures. (*For details, see Schedule A*)			2,285,697 55
Book value of stocks. (*For details, see Schedule B*)			779,126 70
Cash on hand at head office			402 64
Cash in banks, etc., viz:—			
Canadian Bank of Commerce, London	$ 3,051 10		
Canadian Bank of Commerce, New York—			
H.O. acct	$ 24,238 38		
Fire acct	153,753 51		
Marine acct	528,421 81		
		706,413 70	
Total		$ 709,464 80	
Less overdraft, Canadian Bank of Commerce		243,659 14	
Net cash in Canadian Bank of Commerce		$ 465,805 66	
Corn Exchange, National Bank, Chicago		9,433 62	
United States Mortgage and Trust Co. New York		373,678 19	
Credit Lyonnais, London		445,074 77	
Queensland Deposit		24,333 33	
Total cash in banks, etc.			1,318,325 57
Total ledger assets			$ 4,583,552 46
Deduct market value of bonds, debentures and stocks under book value			3,237 19
			$ 4,580,315 27

OTHER ASSETS.

Interest accrued	34,997 63
Rents accrued	499 97
Agents' balances and premiums uncollected ($86,312.09 on business prior to Oct. 1, 1917)	1,618,940 10
Bills receivable	15,247 00
Due for reinsurance losses, fire, $19,350.92; marine (Ocean), $179,082.57; marine (Inland), $30,816.11	229,249 60
Total assets	$ 6,479,249 57

THE WESTERN—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted ($2,222.88 accrued prior to 1917)	$ 75,669 41	
Net amount of fire claims, resisted, not in suit	400 00	
Net amount of inland and ocean claims, unadjusted ($1,805 accrued prior to 1917)	137,152 00	
Total net amount of unsettled claims		$ 213,221 41
Reserve of unearned premiums:—		
Fire	$ 667,832 33	
Explosion	4,512 77	
Inland Navigation	44,282 17	
Marine (Ocean)	78,354 60	
Inland Transportation	1,795 70	
Total, $796,777.57; carried out at 80 per cent		637,422 06
Dividends declared and due, remaining unpaid		981 93
Due and accrued for salaries, rent, advertising, etc		17,000 00
Taxes due and accrued		12,000 00
Reinsurance premiums due		257,514 04
Total liabilities in Canada		$ 1,138,139 44

(2) *Liabilities in other Countries.*

Net amount of fire claims, unadjusted	$ 537,463 41	
Net amount of fire claims, resisted, in suit	7,728 00	
Total net amount of unsettled fire claims ($7,038.14 accrued prior to 1917)	$ 545,191 41	
Net amount of inland and ocean claims, adjusted and unpaid	$ 11,785 67	
Net amount of inland and ocean claims, unadjusted	1,150,869 00	
Net amount of inland ocean claims, resisted, in suit	4,550 00	
Total net amount of unsettled inland and ocean claims ($43,250 accrued prior to 1917)	1,167,204 67	
Net amount of tornado claims, unadjusted ($51 accrued prior to 1917)	218 00	
Net amount of explosion claims, unadjusted	50 00	
Net amount of inland transportation claims, unadjusted	12,215 00	
Total net amount of unsettled claims in other countries		$ 1,724,879 08
Reserve of unearned premiums:—		
Fire	$1,645,227 98	
Explosion	10,891 11	
Inland Navigation	237,217 59	
Marine (Ocean)	303,221 67	
Inland Transportation	1,243 74	
Tornado	22,309 93	
Total, $2,220,112.02; carried out at 80 per cent		1,776,089 61
Due and accrued for taxes		50,000 00
Reinsurance premiums due		1,081 05
Total liabilities in other countries		$ 3,552,049 74
Total liabilities in all countries		$ 4,690,189 18
Excess of assets over liabilities		$ 1,789,060 39
Capital stock paid in cash		2,484,625 65

INCOME.

Premiums.	Class of Business.					
	Fire.		Inland and Ocean.		Explosion.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	1,752,516 14	4,453,293 35	1,095,379 97	5,749,457 82	23,880 38	88,536 28
Less reinsurance and return premiums	1,233,493 62	2,252,720 15	602,996 61	2,209,714 88	17,704 37	69,018 39
Net cash received	519,022 52	2,200,573 20	492,383 36	3,539,742 94	6,176 01	19,517 89

THE WESTERN—*Continued.*

INCOME—*Concluded.*

Premiums.	Class of Business.		
	Inland Transportation		Tornado.
	In Canada.	In other Countries.	In other Countries.
	$ cts.	$ cts.	$ cts.
Gross cash received	27,667 70	6,534 50	31,977 60
Less reinsurance and return premiums	10,460 91	4,603 30	14,023 34
Net cash received	17,206 79	1,931 20	17,954 26

Net cash received for premiums for all classes of business	$ 6,814,508 17
Cash received for interest on investments	122,860 32
Rents	4,341 60
Profit on sale of securities	104 14
Total income	$ 6,941,814 23

EXPENDITURE.

Claims.	Class of Business.						
	Fire.		Explosion.		Inland Transportation.		Tornado.
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.	In other Countries
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	217,436 77	185,446 33	274 14		2,564 97	2,885 57	
Less savings, salvage and reinsurances	140,491 72	62,728 90	164 48		1,451 63	1,948 76	
Net payment for claims occurring in previous years	76,945 05	122,717 43			1,113 34	936 81	5,292 02
Amount paid for claims occurring during the year	555,256 27	1,452,275 10		1,199 78	5,753 93	6,256 42	10,301 08
Less savings, salvage and reinsurances	268,942 07	664,263 52		803 87	2,100 15	−64 76	1,941 26
Net payment for said claims	286,314 20	788,011 58			3,653 78	6,321 18	8,359 82
Total net payment for claims	363,259 25	910,729 01	109 66	395 91	4,767 12	7,257 99	13,651 84

The Western—*Continued.*

EXPENDITURE—*Concluded.*

Total net payments for claims for all classes of business (including $478,558 paid for marine and inland losses in Canada and $2,356,416.01 in other countries)	$ 4,135,144 79
Dividends paid stockholders	105,000 00
Commission and brokerage	1,063,987 27
Taxes	155,766 60
Salaries and fees:—Salaries: head office, $131,907.60; general and special agents, $117,657.46; fees: directors, $10,934.64; auditors, $4,039.25	264,538 95
Miscellaneous expenditure, viz: Advertising, $11,888 34; fire departments, patrol and salvage corps assessments, etc., $12,076.82; furniture and fixtures, $5,458.21; inspections and surveys, $66,899.59; legal expenses, $2,452.04; maps and plans, $8,109.04; office expenses, $626.71; postage, telegrams, telephones and express, $27,074.45; printing and stationery, $41,370.99; rents, $34,815.68; underwriters' boards, associations, etc., $39,948.14; sundries, $1,560.31	252,280 32
Total expenditure	$ 5,976,717 93

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916		$ 3,547,856 53
Income as above		6,941,814 23
Amount of appreciation in ledger value of securities		92,165 93
Total		$10,581,836 69
Expenditure	$ 5,976,717 93	
Amount written off real estate	21,566 30	
Total		5,998,284 23
Balance, net ledger assets, December 31, 1917		$ 4,583,552 46

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 213,153 43
Amount of commission thereon	54,564 91
Amount of losses recovered from said companies	145,612 21
Reserve, $155,111.73; carried out at 80 per cent	124,089 38
Amount of losses due and recoverable	42,459 78
Amount of reinsurance premiums (including reserves) payable to such companies	108,977 74

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	213,187,647	2,430,196 81	531,630,801	3,903,813 67	744,818,448	6,339,010 48
Taken in 1917, new and renewed	176,076,014	1,941,870 95	645,894,796	4,804,215 06	821,970,810	6,746,086 01
Totals	389,263,661	4,372,067 76	1,177,525,597	8,713,028 73	1,566,789,258	13,085,096 49
Less ceased	180,296,622	1,935,615 18	543,164,390	3,812,930 04	723,461,012	5,748,545 22
Gross in force at end of 1917	208,967,039	2,436,452 58	634,361,207	4,900,098 69	843,328,246	7,336,551 27
Less reinsured	95,552,983	1,174,419 00	209,827,844	1,657,214 51	305,380,827	2,831,633 51
Net in force at end of 1917	113,414,056	1,262,033 58	424,533,363	3,242,884 18	537,947,419	4,504,917 76

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business. Inland Marine.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	3,951,433	27,594 14	12,764,030	207,305 93	16,715,463	234,900 07
Taken in 1917, new and renewed	26,529,574	90,506 32	139,629,849	547,087 24	166,159,423	637,593 56
Totals	30,481,007	118,100 46	152,393,879	754,393 17	182,874,886	872,493 63
Less ceased	26,216,616	83,195 82	135,365,291	476,448 67	161,581,907	559,644 49
Gross in force at end of 1917	4,264,391	34,904 64	17,028,588	277,944 50	21,292,979	312,849 14
Less reinsured	2,472,786	13,110 02	10,086,055	159,953 49	12,558,841	173,063 51
Net in force at end of 1917	1,791,605	21,794 62	6,942,533	117,991 01	8,734,138	139,785 63

Risks and Premiums.	Class of Business. Marine (Ocean),					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	14,717,901	183,644 81	42,925,650	467,132 46	57,643,551	650,777 27
Taken in 1917, new and renewed	144,925,912	847,349 90	592,024,798	5,542,393 31	736,950,710	6,389,743 21
Totals	159,643,813	1,030,994 71	634,950,448	6,009,525 77	794,594,261	7,040,520 48
Less ceased	144,486,093	845,313 57	581,367,665	5,184,618 45	725,853,758	6,029,932 02
Gross in force at end of 1917	15,157,720	185,681 14	53,582,783	824,907 32	68,740,503	1,010,588 46
Less reinsured	3,271,510	40,556 83	19,480,734	165,241 48	22,752,244	205,798 31
Net in force at end of 1917	11,886,210	145,124 31	34,102,049	659,665 84	45,988,259	804,790 15

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business. Explosion.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts	$	$ cts.	$	$ cts.
Gross in force at end of 1916.....	2,820,000	19,712 44	3,151,021	19,632 90	5,971,021	39,345 34
Taken in 1917, new aad renewed..	3,800,556	27,013 69	17,085,307	87,431 60	20,885,863	114,445 29
Totals.....	6,620,556	46,726 13	20,236,328	107,064 50	26,856,884	153,790 63
Less ceased.....	3,290,693	27,012 18	6,157,120	39,895 50	9,447,813	66,907 68
Gross in force at end of 1917.....	3,329,863	19,713 95	14,079,208	67,169 00	17,409,071	86,882 95
Less reinsured.....	1,800,853	10,688 41	9,646,478	45,386 77	11,447,331	56,075 18
Net in force at end of 1917.....	1,529,010	9,025 54	4,432,730	21,782 23	5,961,740	30,807 77

Risks and Premiums.	Class of Business. Inland Transportation.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts	$	$ cts.	$	$ cts.
Gross in force at end of 1916.....	1,486,726	6,156 00	1,065,679	3,932 86	2,552,405	10,088 86
Taken in 1917, new and renewed..	6,987,381	28,147 01	5,599,867	7,181 20	12,587,248	35,328 21
Totals.....	8,474,107	34,303 01	6,665,546	11,114 06	15,139,653	45,417 07
Less ceased.....	7,470,261	29,514 49	6,146,107	6,856 45	13,616,368	36,370 94
Gross in force at end of 1917.....	1,003,846	4,788 52	519,439	4,257 61	1,523,285	9,046 13
Less reinsured.....	334,615	1,197 13	256,970	1,770 14	591,585	2,967 27
Net in force at end of 1917.....	669,231	3,591 39	262,469	2,487 47	931,700	6,078 86

THE WESTERN—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business. Tornado. In other Countries. Amount.	Premiums.
	$	$ cts.
Gross in force at end of 1916	6,879,846	37,748 84
Taken in 1917, new and renewed	5,741,367	32,034 84
Totals	12,621,213	69,783 68
Less ceased	2,332,234	12,955 81
Gross in force at end of 1917	10,288,979	56,827 87
Less reinsured	3,068,389	18,366 90
Net in force at end of 1917	7,220,590	38,460 97

SCHEDULE A.

Bonds and debs. owned by the Company:—	Par value.	Book value.	Market value.
On deposit with Receiver General.			
Government—			
Prov. of Manitoba, 1930, 4 p.c.	$ 10,000 00	$ 8,800 00	$ 8,800 00
Cities—			
London, 1921, 4 p.c.	4,000 00	3,840 00	3,840 00
Winnipeg, 1941, 3½ p.c.	2,000 00	1,540 00	1,540 00
Town—			
Owen Sound, 1925, 4 p.c.	6,000 00	5,520 00	5,520 00
School—			
Moosejaw P., 1920–1923, 4½ p.c.	12,499 98	14,819 97	14,819 97
Moosejaw P., 1923, 4½ p.c.	3,166 66		
Railway—			
Can. Nor. Ry. Co., 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	5,353 33	4,603 86	4,603 86
Miscellaneous—			
Canada Permanent Mortgage Corp., 1920, 4¾ p.c.	11,000 00	11,000 00	11,000 00
Canada Permanent Mortgage Corp., 1921, 5 p.c	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1918, 4 p.c.	3,000 00	3,000 00	3,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.	5,600 00	5,600 00	5,600 00
Total on deposit with Receiver General	$ 79,219 97	$ 75,323 83	$ 75,323 83
Held with Insurance Departments or with trustees in United States, viz:—			
Governments—			
Dom. of Canada stock (6 months' notice), 3½ p.c.	$ 5,350 00	$ 5,350 00	$ 5,350 00
Dominion of Canada, Victory Loan, 1927, 5½ p.c. (10 p.c. of subscription)	15,000 00	15,000 00	15,000 00
Prov. of Alberta, 1922, 5 p.c.	50,000 00	46,850 00	46,850 00
Prov. of Alberta, 1925, 5 p.c.	210,000 00	201,600 00	205,800 00
Prov. of Ontario, 1920, 5 p.c.	50,000 00	49,500 00	50,000 00
Prov. of Saskatchewan, 1919, 4½ p.c.	102,200 00	101,178 00	99,634 78
United Kingdom of Great Britain and Ireland and Secured Notes Loan, 1919, 5½ p.c	100,000 00	95,250 00	95,250 00
United Kingdom of Great Britain and Ireland and Secured Notes Loan, 1919, 5½ p.c.	200,000 00	190,000 00	197,000 00
Georgia State, 1933, 3½ p.c.	10,000 00	9,400 00	9,600 00
Porto Rico registered (1909 series), 1927, 4 p.c.	5,000 00	10,100 00	10,100 00
Porto Rico registered (1909 series), 1932, 4 p.c.	5,000 00		

The Western—*Continued.*

Schedule A—*Continued.*

Held with Insurance Departments or with trustees in United States, viz:—Continued.

Cities—	Par value.	Book value.	Market value.
Columbus, Ohio, 1919, 4 p.c.	$ 50,000 00	$ 50,000 00	$ 50,000 00
Eugene, Ore. (Bancroft Act), 1924, 6 p.c.	13,900 00	15,012 00	15,290 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,250 00	23,500 00
Montreal, 1921-1924, 4 p.c.	35,000 00	32,580 00	32,920 00
Montreal, 1922, 4 p.c.	10,000 00	9,500 00	9,500 00
New York, 1919, 3½ p.c.	141,000 00	133,590 00	139,590 00
New York, 1941, 3½ p.c.	6,000 00	5,460 00	5,640 00
New York, 1955, 4 p.c.	60,000 00	58,800 00	61,200 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,500 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,800 00	8,700 00
Richmond, Virginia, 1921, 4 p.c.	40,000 00	41,560 00	40,000 00
Richmond, Virginia, 1927, 4 p.c.	2,000 00		2,000 00
St. Boniface, Man., 1944, 5 p.c.	25,000 00	21,000 00	23,000 00
St. Boniface, Man., 1928, 5 p.c.	6,000 00	5,700 00	5,700 00
Toledo, Ohio, 1942, 4 p.c.	3,000 00	51,000 00	51,470 00
Toledo, Ohio, 1944, 4 p.c.	47,000 00		
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,450 00	5,600 00
Towns—			
Berthierville, Que., 1929, 5 p.c.	2,000 00	1,860 00	1,860 00
Coronation, Alta., 1939-1940, 6 p.c.	2,000 00	2,820 00	2,820 00
Coronation, Alta., 1942, 6 p.c.	1,000 00		
Kenora, 1926, 4½ p.c.	3,417 59	3,041 66	3,041 66
Levis, Que., 1936 to 1951, 4 p.c.	35,300 00	27,534 00	27,534 00
Melville, Sask., 1952, 5 p.c.	10,000 00	8,200 00	8,200 00
St. Henri, Que., 1938, 4 p.c.	5,000 00	4,250 00	4,250 00
St. Therese de Blainville, Que., 1918 to 1927, 4 p.c.	9,601 33	8,833 22	8,833 22
Swift Current, 1941 to 1945, 6 p.c.	6,578 04	6,380 70	6,380 70
Counties—			
Greenville, S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,200 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,300 00	5,550 00
District—			
Greater Winnipeg, 1920, 5 p.c.	25,000 00	24,500 00	24,750 00
Schools—			
Moosejaw, Sask., 1918 to 1954, 5 p.c.	4,701 38	4,278 25	4,278 25
Westmount, 1950, 5 p.c.	14,000 00	12,880 00	13,720 00
Railways—			
Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 1946, 5 p.c.	5,000 00	3,500 00	3,900 00
Can. Nor. Ry., 1st Mtge. Land Grant, 1919, 4 p.c.	50,000 00	48,500 00	47,000 00
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	137,726 66	117,471 59	118,444 92
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd.,) 1st Mtge., 1920, 4½ p.c.	50,000 00	48,500 00	48,500 00
C.P.R. (Special Invt. Fund Note Cert.) 1924, 6 p.c.	2,500 00	2,550 00	2,575 00
Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c.	5,000 00	4,650 00	4,850 00
Chicago, Milwaukee and St. Paul Ry. Gen. Mtge. Series "A,', 1989, 4 p.c.	8,000 00	7,040 00	7,360 00
Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c.	600 00	546 00	606 00
Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B" conv., 2014, 5 p.c.	1,200 00	1,188 00	1,284 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.	25,000 00	20,500 00	23,250 00
Los Angeles, California, Ry. Corporation, 1st and Ref. Mtge. S. F., 1940, 5 p.c.	105,000 00	90,300 00	94,500 00
Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g't'd by Twin City Rapid Transit Co.), 1928, 5 p.c.	5,000 00	5,000 00	5,150 00
Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c.	25,000 00	21,500 00	23,500 00
Porto Rico Railways Co., 1st Mtge. S. F., 1936, 5 p.c.	25,000 00	20,750 00	20,750 00

THE WESTERN—*Concluded.*

SCHEDULE A—*Concluded.*

Held with Insurance Departments or with trustees in the United States, viz:—Concluded.

Miscellaneous—	Par value.	Book value.	Market value.
Canada Landed and National Investment Company, 1920, 5 p.c.	$ 20,000 00	$ 20,000 00	$ 20,000 00
Canadian Western Natural Gas, Light, Heat and Power Co., Ltd., (1st Mtge.), 1936, 5 p.c.	2,053 73	1,540 30	1,540 30
Central Canada Loan and Savings Co., 1919, 4 p.c.	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p'c.	100,000 00	100,000 00	100,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.	2,500 00	2,850 00	3,150 00
Empire Loan Co., Winnipeg, 1918, 5 p.c.	20,000 00	20,000 00	20,000 00
Mortgage Bond Co. of New York (Series 3), 1922-1932, 5 p.c.	10,000 00	9,300 00	9,500 00
Provincial Light, Heat and Power Co., 1st Mtge., (g't'd by Montreal L. H. & P. Co.), 1946, 5 p.c.	90,000 00	84,600 00	88,200 00
Toronto Savings and Loan Co., 1919, 4 p.c.	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.	25,000 00	25,000 00	25,000 00
Totals held in United States	$2,304,628 73	$2,191,393 72	$2,224,672 83
Other bonds—			
Cape of Good Hope Con. Stock, 1943, 3 p.c (on deposit at Pretoria)	$ 29,200 00	$ 18,980 00	$ 18,980 00
Clifton Hotel Company (1st Mtge.), 1926, 6 p.c. (with company)	4,798 90	.....	.....
Totals held by the Company	$ 33,998 90	$ 18,980 00	$ 18,980 00
Total par, book and market values	$2,417,847 60	$2,285,697 55	$2,318,976 66

SCHEDULE B.

Stocks owned by the company:—			
551 shares Canadian Bank of Commerce	$ 55,100 00	$ 101,935 00	$ 101,935 00
2,044 shares Canada Permanent Mtge. Corp.	20,440 00	33,705 20	32,908 40
300 shares Dominion Savings and Investment Society	15,000 00	12,000 00	12,000 00
30 shares Toronto General Trusts Corporation	3,000 00	6,210 00	6,210 00
12 shares Baltimore and Ohio Ry. Co. (pref.)	1,200 00	840 00	660 00
22½ shares Baltimore and Ohio R.R.C. (com.)	2,250 00	1,642 50	1,170 00
19,683 shares British America Assurance Co.	492,075 00	393,660 00	393,660 00
220 shares Chicago & North Western Ry. Co., (com.)	22,000 00	24,700 00	20,900 00
700 shares Lehigh Valley Ry. Co.	35,000 00	48,300 00	39,550 00
82 shares Lehigh Valley Coal Sales Co., (10 p.c.—stock. bonus, 30 p.c.)	4,100 00	4,544 00	5,822 00
240 shares Louisville & Nashville Ry. Co.	24,000 00	30,480 00	27,840 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.)	30,000 00	32,100 00	25,500 00
80 shares Illinois Central Ry. Co.	8,000 00	8,400 00	7,520 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.)	10,000 00	7,700 00	4,200 00
125 shares Can. Pac. Ry. Co.	12,500 00	19,750 00	16,875 00
100 shares Northern Pacific Ry. Co. (com.)	10,000 00	10,300 00	8,700 00
100 shares Union Pacific R.R. Co. (com.)	10,000 00	13,600 00	11,400 00
100 shares Consolidated Gas Co. of New York	10,000 00	11,500 00	8,000 00
120 shares Union Trust Co.	12,000 00	17,760 00	17,760 00
Total par, book and market values	$ 776,665 00	$ 779,126 70	$ 742,610 40

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—EDWIN GRAY.

General Manager and Secretary—JAMES HAMILTON.

Principal Office—York, England.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—Montreal.

Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1903, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 4,860,000 00
Amount subscribed	4,110,860 00
Amount paid in cash	608,904 00

ASSETS IN CANADA.

Held soley for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General *(For details, see Schedule A)*		$ 487,612 82

Other Assets in Canada.

Value of real estate held by the company (buildings in Montreal and Vancouver)			510,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens			1,844,750 00
Fire and life premiums, taxes, etc., chargeable on above mortgages			36,128 81
Bonds and debentures held by the company, viz.:—	Par value.	Market value.	
Dominion of Canada War Loan, 1937, 5 p.c.	$ 12,000 00	$ 11,520 00	
Dominion of Canada Victory Loan, 1922, 5½ p.c (10 p.c. of subscription)	10,000 00	10,000 00	
Total par and market values	$ 22,000 00	$ 21,520 00	
Carried out at market value			21,520 00
Cash at head office in Canada			9,571 03
Cash on deposit with Manitoba Workmen's Compensation Com			5,114 96
Cash in banks, viz.:—			
Canadian Bank of Commerce, Montreal		$ 88,743 89	
La Banque Provinciale, Montreal		5,701 38	
Total cash in banks			94,445 27
Agents' balances and premiums uncollected, viz.:—			
Fire ($130.66 on business prior to Oct. 1, 1917)		$ 64,941 19	
Accident, etc. ($110.50 on business prior to Oct. 1, 1917)		17,934 12	
Live Stock		1,140 73	
Total			84,016 04
Interest due, $12,464; accrued, $39,616.23			52,080 23
Rents due, $1,769.64; accrued, $148			1,917 67
Office furniture and plans			13,758 75
Total assets in Canada			$ 3,160,915 58

THE YORKSHIRE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 55,835 00	
Net amount of fire claims, resisted, in suit ($3,000 accrued prior to 1917)	6,433 00	
Net amount of accident claims, unadjusted	100 00	
Net amount of automobile (excluding fire risk) claims, unadjusted	952 50	
Net amount of employers' liability claims, unadjusted	27,500 00	
Net amount of employers' liability claims, resisted, not in suit	2,500 00	
Net amount of plate glass claims, unadjusted	3,525 00	
Net amount of live stock claims, resisted, not in suit	600 00	
Net amount of plate glass claims, unadjusted	2,005 16	
Net amount of sickness claims, unadjusted	710 00	
Total net amount of unsettled claims		$ 100,160 66
Reserve of unearned premiums, viz.:—		
Fire	$ 323,384 05	
Accident	3,669 94	
Automobile (excluding Fire Risk)	10,650 84	
Employers' Liability	13,077 07	
Live Stock	7,969 52	
Plate Glass	4,091 24	
Sickness	2,610 89	
Total, $365,453.55; carried out at 80 per cent		292,362 84
Taxes due and accrued (estimated)		10,170 00
Total liabilities in Canada		$ 402,693 50

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire Risk)	Employers' Liability.	Live Stock.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	508,485 83	5,661 54	32,219 66	55,384 93	31,726 29	7,465 46	3,060 34
Less reinsurance	4,170 17	63 42			884 35		
Less return premiums	76,225 26	1,123 83	8,524 32	5,518 86	4,683 97	1,045 13	743 62
Total deduction	80,395 43	1,187 25			5,568 32		
Net cash received	428,090 40	4,474 29	23,695 34	49,866 07	26,157 97	6,420 33	2,316 72

Net cash received for premiums for all classes of business	$ 541,021 12
Cash received for interest on investments	106,484 62
Rents	9,922 99
Total income in Canada	$ 657,428 73

The Yorkshire—*Continued.*

EXPENDITURE IN CANADA.

Premiums.	Class of Business.							
	Fire.	Accident.	Automobile excluding Fire Risk	Employers' Liability.	Live Stock.	Plate Glass.	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts	
Amount paid for claims occurring in previous years	36,833 94							
Less savings and salvage	1,010 90							
Less reinsurances	2,771 52							
Total deduction	3,782 42							
Net payment for said claims	33,051 52	853 75	2,724 79	14,271 57	1,922 96	183 10	129 73	
Paid for claims occurring during the year	255,927 66	1,436 73	5,745 66	26,610 02	13,343 41	3,094 60	934 85	
Less savings and salvage	2,028 59		61 50			50 20		
Less reinsurance	8 18			5 50				
Total deduction	2,036 77							
Net payment for said claims	253,890 89		5,684 16	26,604 52		3,044 40		
Total net payment for claims	286,942 41	2,290 48	8,408 95	40,876 09	15,266 37	3,227 50	1,064 58	

Total net payments for all classes of business	$	358,076 38
Commission and brokerage: Fire, $84,177.99; Other $26,116.39		110,294 38
Taxes: Fire, $12,836.62; Other, $3,196.21		16,032 83
Salaries, fees and travelling expenses: Fire: Salaries: Head Office, $21,257.70; fees: directors, $960; auditors, sundry account, $225; travelling expenses: officials, $2,155.09; agents, $46.65		24,644 44
Salaries, fees and travelling expenses: Other: Salaries, Head Office, $8,500.98; fees, auditors, $421.59; travelling expenses: Officials, $950		9,872 57
Miscellaneous expenditure: Fire, viz.: Advertising, $107.92; furniture and fixtures, $629.67; legal expenses, $240.90; maps and plans, $1,096.72; postage, telegrams and express, $2,417.25; printing and stationery, $2,873.32; rents, $4,246.80; underwriters' boards, nssociations, etc., $4,625; light and telephones, $282.06; sundries, $898.60		17,418 24
Miscellaneous expenditure, Other: viz.: Advertising, $184.08; furniture and fixtures, $248.70; inspections, (sundry account) $261; legal expenses, $32.29; sundries, $489.02; postage, telegrams and express, $931.22; printing and stationery, $1,712.11; rents, $1,056.81; underwriters' boards, associations, etc., $459.89; light and telephones, $102.27; Veterinary's fees, $40		5,517 39
Total expenditure in Canada	$	541,856 23

THE YORKSHIRE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Accident.			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	23,602	54,434,617	623,844 51	285	933,750	5,334 69	390	390,000	20,466 50
Taken in 1917—New and renewed	17,137	41,480,949	503,501 95	481	1,603,000	8,746 99	735	735,000	32,731 35
Totals	40,739	95,915,566	1,127,346 46	766	2,536,750	14,081 68	1,125	1,125,000	53,197 85
Less ceased	16,150	42,821,119	492,247 79	361	1,102,250	6,680 34	676	676,000	31,896 21
Gross in force at end of 1917	24,589	53,094,447	635,098 67	405	1,434,500	7,401 34	449	449,000	21,301 64
Less reinsured		723,540	5,090 07		22,000	63 42			
Net in force at end of 1917	24,589	52,370,907	630,008 60	405	1,412,500	7,337 92	449	449,000	21,301 64

Risks and Premiums.	Class of Business.							
	Employers' Liability.			Live Stock.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1916	117	1,210,000	22,485 00	464	237,547	19,497 68	211	6,863 14
Taken in 1917—New and renewed	219	2,190,000	58,022 75	777	731,406	30,958 64	321	7,667 50
Totals	336	3,400,000	80,507 75	1,241	968,953	50,456 32	532	14,530 64
Less ceased	148	1,480,000	54,394 00	831	717,345	33,632 93	240	5,791 53
Gross in force at end of 1917	188	1,920,000	26,113 75	410	251,608	16,823 39	292	8,739 11
Less reinsured						884 35		
Net in force at end of 1917	188	1,920,000	26,113 75	410	251,608	15,939 04	292	8,739 11

THE YORKSHIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business. Sickness.	
	No.	Premiums.
		$ cts.
Gross in force at end of 1916	193	3,011 35
Taken in 1917—New and renewed	376	6,158 43
Totals	569	9,169 78
Less ceased	261	3,945 75
Gross and net in force at end of 1917	308	5,224 03

SCHEDULE A.

Bonds and debs. on deposit with Receiver General, viz:—	Par value.	Market value.
Governments—		
Dom. of Canada registered stock, 1930/50, 3½ p.c.	$ 72,513 33	$ 55,835 00
Dom. of Canada bonds, 1920/1925, 4½ p.c.	42,340 00	41,069 00
Dom. of Canada War Loan, 1931, 5 p.c.	32,500 00	31,525 00
Dom. of Canada War Loan, 1937, 5 p.c.	33,000 00	31,680 00
Prov. of Manitoba, (Tel. and Tel. System) 1947, 4 p.c.	25,000 00	20,500 00
British War Loan, 1929/1947, 5 p.c.	30,736 65	29,199 82
India stock, 1948, 3 p.c.	24,333 33	14,113 00
Cities—		
Fort William, 1928, 5 p.c.	14,250 00	13,537 00
Fort William, (Hospital) 1928, 5 p.c.	18,000 00	17,100 00
Fort William, 1938, 5 p.c.	6,000 00	5,580 00
Kamloops, 1936, 5 p.c.	20,000 00	17,600 00
Port Arthur, 1940, 4½ p.c.	24,333 33	21,170 00
Regina, 1939, 4½ p.c.	24,333 33	20,927 00
Vancouver, 1918, 4 p.c.	20,000 00	19,600 00
School—		
Montreal, R.C., 1948, 4 p.c.	22,000 00	18,260 00
Railways—		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.) 1959, 5 p.c.	35,000 00	30,450 00
Can. Nor. Ry. 1st mtge. (g'teed. by the Prov. of Man.), 1929, 4 p.c.	24,333 33	20,927 00
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed. by Prov. of N.B.), 1953, 4 p.c.	26,000 00	20,540 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1921, 4½ p.c.	58,000 00	58,000 00
Total on deposit with Receiver General	$ 552,673 30	$ 487,612 82

(*For General Business Statement, see Appendix.*)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE OR LIFE.

LIST OF COMPANIES.

LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1917.

ACCIDENT INSURANCE.

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Ætna Insurance Company. (*See* Fire Statement.)
Alliance Assurance Company (Limited). (*See* Fire Statement.)
The British Crown Assurance Corporation, (Limited.) (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
Columbia Insurance Company. (*See* Fire Statement.)
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

The Home Insurance Company. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America. (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Phœnix Insurance Company. (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Union Insurance Society of Canton, Limited. (*See* Fire Statement.)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited.) (*See* Fire Statement.)
The British Crown Assurance Corporation, Limited. (*See* Fire Statement.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Co.
Columbia Insurance Company. (*See* Fire Statement.)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
The Guardian Insurance Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America. (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Phœnix Insurance Company. (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
Union Insurance Society of Canton, Limited. (*See* Fire Statement.)
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

BURGLARY INSURANCE.

The Ætna Casualty and Surety Company.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London Guarantee and Accident Company (Limited). (*See* Fire Statement)
Maryland Casualty Company.
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Automobile Insurance Company of Hartford, Conn. (*See* Fire Statement.)
The Globe and Rutgers Fire Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

GUARANTEE INSURANCE.

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guarantee Company of North America.
The Guardian Insurance Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Maryland Casualty Company.
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
National Surety Company.
Railway Passengers Assurance Company.
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The Canada Hail Insurance Company.
The Canada Weather Insurance Company.
The Connecticut Fire Insurance Company. (*See* Fire Statement.)
The Dominion Fire Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Hudson Bay Insurance Company. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Westchester Fire Insurance Company. (*See* Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The Automobile Insurance Company of Hartford, Conn. (*See* Fire Statement.)
British America Assurance Company. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited.)
Columbia Insurance Company. (*See* Fire Statement.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Ocean Marine Insurance Company (Limited.)
Queen Insurance Company of America. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
Union Assurance Society (Limited.) (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIGHTNING INSURANCE.

The Automobile Insurance Company of Hartford, Conn. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE.

The Ætna Casualty and Surety Company.
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Surety Company.
The Casualty Company of Canada.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The Guardian Insurance Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
Lloyds Plate Glass Insurance Company of New York.

PLATE GLASS INSURANCE—*Concluded.*

The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Mount Royal Assurance Company. (*See* Fire Statement.)
The National Provincial Plate Glass and General Insurance Company (Limited).
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
Railway Passengers Assurance Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

The Ætna Casualty and Surety Company.
Alliance Assurance Company (Limited). (*See* Fire Statement.)
Alliance Nationale. (*See* Life Statement, Vol. II.)
The Canada Accident Assurance Company. (*See* Fire Statement.)
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See* Life Statement, Vol. II.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada. (*See* Fire Statement.)
The Guardian Insurance Company of Canada.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Independent Order of Foresters. (*See* Life Statement, Vol. II.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
Moose, The Grand Lodge of the Loyal Order of, in the Dominion of Canada.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Royal Guardians. (*See* Life Statement, Vol. II.)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)

SICKNESS INSURANCE—*Concluded.*

The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
The Ætna Casualty and Surety Company.
American Lloyds, Underwriters at. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
The Eagle, Star and British Dominions Insurance Company (Limited). (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Maryland Casualty Company.
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Employers' Liability Assurance Corp. (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Hartford Steam Boiler Inspection and Insurance Company.
Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

Chartered Trust and Executor Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
The Canada Weather Insurance Company.
The Continental Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Great American Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
The Insurance Company of the State of Pa. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
National Union Fire Insurance Company of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
St. Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

THE ÆTNA CASUALTY AND SURETY COMPANY.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1917.

President—M. G. BULKELEY.

Secretary—D. N. GAGE.

Principal Office—Hartord, Conn.

Chief Agent in Canada—T. H. CHRISTMAS.

Head Office in Canada—Montreal.

(Incorporated, 1883. Dominion license issued, Oct. 29, 1917.)

CAPITAL.

Amount of capital authorized	$10,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
United States of America Liberty Loan Scrip, 1932/1947, 3½ p.c.	$ 200,000 00	$ 200,000 00	
Carried out at market value			$ 200,000 00
Total assets in Canada			$ 200,000 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Total net cash received for premiums	$ 7,603,780 95
Interest and dividends	290,228 46
Total income	$ 7,894,009 41

DISBURSEMENTS.

Net amount paid for claims	$ 2,159,546 78
Investigation and adjustment of claims	226,768 08
Commissions or brokerage (less amount received on return premiums and reinsurance)	1,392,257 03
Cash paid stockholders for interest or dividends	125,000 00
Salaries, travelling and all other expenses of agents not paid by commissions	299,210 78
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	280,394 19
Inspections (other than medical and claim)	34,877 77
State taxes on premiums, Insurance Department licenses and fees	81,654 68
Rents	57,642 01
All other taxes, licenses and fees	82,707 51
Agents' balances charged off	406 04
Gross decrease, by adjustment, in book value of bonds	2,000 00
Transfer of surplus funds to capital stock account	1,000,000 00
All other disbursements	304,696 89
Total disbursements	$ 6,047,161 76

The Ætna Casualty—*Concluded.*

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 1,544,100 00
The same, second liens	586,815 05
Premiums in course of collection	1,555,876 22
Book value of bonds and stocks	4,830,835 65
Cash on hand, in trust companies and in banks	1,817,380 65
Bills receivable and sundry ledger assets	78,786 65
Total ledger assets	$10,413,794 22

NON-LEDGER ASSETS.

Reinsurance on paid claims	88,756 44
Interest accrued	97,162 92
Estimated recovery LaSalle St. Trust and Savings Bank loss	2,800 08
Market value of bonds and stocks over book value	237,952 35
Gross assets	$10,840,466 01
Deduct assets not admitted	145,417 48
Total admitted assets	$10,695,048 53

LIABILITIES.

Net amount of unpaid claims	$ 1,986,848 09
Expenses of investigation and adjustment of claims (estimated)	29,944 12
Total unearned premiums	3,146,106 22
Commissions, brokerage and other charges due or to become due to agents or brokers	323,722 52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	32,404 94
Federal, state and other taxes due or accrued (estimated)	240,950 76
Reinsurance	15,780 23
Dividends declared but unpaid to stockholders	60,000 00
All other liabilities (investment expense)	3,408 63
Total	$ 5,839,165 51
Capital stock paid in cash	2,000,000 00
Surplus beyond capital and other liabilities	2,855,883 02
Total liabilities	$10,695,048 53

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1917.
	$ cts.	$ cts.	$ cts.
Accident	18,339 39	6,422 64	15,324 39
Health	2,593 86	674 16	2,129 70
Liability	1,488,914 81	1,156,981 78	1,091,258 27
Fidelity	455,713 49	379,968 50	74,313 48
Plate Glass	311,937 41	268,645 25	261,110 10
Burglary and Theft	610,173 82	482,301 48	600,485 87
Sprinkler	257,921 68	223,456 46	232,180 40

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. L. H. SIMPSON.

Secretary—JOHN E. HOFFMAN.

Principl Office—New York.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with the Receiver General, viz.:—			
State of New York, 1961, 4 p.c.	$ 26,000 00	$ 27,560 00	
Carried out at market value			$ 27,560 00

Other Assets in Canada.

Cash at head office in Canada	3,078 41
Total assets in Canada	$ 30,638 41

LIABILITIES IN CANADA.

Net amount of inland transportation claims, adjusted but unpaid	$ 1,333 33
Reserve of unearned premiums, $247.81; carried out at 80 p.c.	198 25
Taxes due and accrued (War Tax)	75 00
Total liabilities in Canada	$ 1,606 58

INCOME IN CANADA.

Gross cash received for premiums	$ 44,497 15	
Deduct reinsurances, $4,873.07; return premiums, $207.26	5,080 33	
Net cash received for said premiums		$ 39,416 82
Total income in Canada		$ 39,416 82

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 1,228 22	
Deduct reinsurances	89 92	
Total net amount paid for claims		$ 1,138 30
Paid for commission or brokerage		7,947 74
Paid for taxes		835 33
Paid for salaries, fees and all other charges of general and special agents		100 00
Miscellaneous expenditure, viz.: Printing and stationery		7 12
Total expenditure in Canada		$ 10,028 49

The American and Foreign Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business. Inland Transportation.	
	Amount.	Premiums.
	$	$ cts.
Gross policies in force at Dec. 31, 1916	1,659	169 85
Taken in 1917, new	274,383,470	44,497 15
Total	274,385,129	44,667 00
Less ceased	274,301,524	44,057 00
Gross in force at end of 1917	83,605	610 00
Less reinsured	15,677	114 38
Net in force at end of 1917	67,928	495 62

General Business Statement for the Year ending December 31, 1917.

INCOME.

Total amount received for premiums	$ 570,423 84
Total amount received for interest and dividends	68,708 20
Gross increase, by adjustment, in book value of bonds	560 15
Total income	$ 639,692 19

DISBURSEMENTS.

Net amount paid for claims	$ 193,130 83
Expenses of adjustment and settlement of claims	6,052 07
Paid stockholders for interest or dividends	45,000 00
Commission or brokerage	80,371 45
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,309 98
Allowances to agencies for miscellaneous agency expenses	247 90
State taxes on premiums, Insurance Department licenses and fees	8,819 93
All other licenses, fees and taxes	5,394 99
Gross decrease, by adjustment, in book value of bonds	1,441 84
Agents' balances charged off	37 04
Underwriters' boards and tariff associations	287 66
Inspections and surveys	546 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	0 63
All other disbursements	2,861 00
Total disbursements	$ 348,501 91

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,861,438 26
Cash in trust companies and in banks	92,780 63
Agents' balances	26,903 30
Total ledger assets	$ 1,981,122 19

NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid	12,403 07
Interest accrued	14,233 79
Gross assets	$ 2,007,759 05
Deduct assets not admitted	173,028 36
Total admitted assets	$ 1,834,730 69

The American and Foreign Marine—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	$ 170,109 00
Total unearned premiums	91,894 57
Federal, state, county and other taxes due or accrued (estimated)	85,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200 00
Total liabilities, except capital	$ 347,203 57
Capital paid up in cash	300,000 00
Surplus over all liabilities	1,187,527 12
Total liabilities	$ 1,834,730 69

RISKS AND PREMIUMS.

For Marine and Inland Risks.

Amount written or renewed during the year	$2,222,376,907 00
Premiums thereon	2,155,496 69
Amount terminated during the year	2,235,332,873 00
Premiums thereon	2,146,646 81
Net amount in force at December 31, 1917	17,577,763 00
Premiums thereon	148,505 91

AMERICAN SURETY COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. LAFRENTZ.

Secretary—CHARLES W. GOETCHINS.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. HALL.

Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz:—			
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.	$ 67,000 00	$ 54,940 00	
Carried out at market value			$ 54,940 00

Other Assets in Canada.

Cash in Imperial Bank of Canada, Toronto	4,489 16
Interest accrued	1,340 00
Agents' balances and premiums uncollected, net ($156.93 on business prior to Oct. 1, 1917.)	788 07
Total assets in Canada	$ 61,557 23

LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted	$ 2,562 00	
Net amount of guarantee claims, resisted, in suit	30,001 00	
Net amount of guarantee claims, resisted, not in suit	374 00	
Total net amount of unsettled claims		$ 32,937 00
Reserve of unearned premiums, $14,329.50; carried out at 80 per cent		11,463 60
War tax		107 84
Total liabilities in Canada		$ 44,508 44

INCOME IN CANADA.

Gross cash received for premiums	$ 23,155 72	
Deduct reinsurances, $3,415.26; return premiums, $1,370.87	4,786 13	
Total net cash received for premiums		$ 18,369 59
Received for interest on investments		2,680 00
Total income in Canada		$ 21,049 59

AMERICAN SURETY—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 6,619 86	
Deduct recoveries	3,062 78	
Net amount paid for said claims	$ 3,557 08	
Amount paid for claims occurring during the year	$ 666 73	
Deduct recoveries	328 76	
Net amount paid for said claims	$ 337 97	
Total net amount paid for claims		$ 3,895 05
Commission or brokerage		3,731 93
Taxes (including $125.45 war tax)		366 93
Miscellaneous expenditure, viz.: Printing and stationery $8.26; claim expenses, $1,768.33		1,776 59
Total expenditure in Canada		$ 9,770 50

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross in force at date of last statement	2,653	$ 5,271,754	$ 20,644 19
Taken during the year, new and renewed	2,670	6,973,748	23,601 34
Total	5,323	$ 12,245,502	$ 44,245 53
Deduct terminated	1,692	4,920,878	12,602 69
Gross in force at Dec. 31, 1917	3,631	$ 7,324,624	$ 31,642 84
Deduct reinsured		1,233,600	3,415 26
Net in force Dec. 31, 1917	3,631	$ 6,091,024	$ 28,227 58

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 3,166,047 91
Loans secured by pledge of bonds, stocks or other collaterals	763,088 04
Book value of bonds and stocks owned	5,180,591 51
Cash on hand and in banks or deposited in trust companies	688,175 23
Gross premiums in course of collection	742,814 54
Salvage recoverable	109,913 17
Reinsurance recoverable	2,469 35
Special reserve fund investment	250,000 00
Other assets	95,902 59
Total ledger assets	$10,999,002 34

NON-LEDGER ASSETS.

Interest accrued	40,041 48
Rents due and accrued	5,676 67
Gross assets	$11,044,720 49
Deduct assets not admitted	974,449 71
Total admitted assets	$10,070,270 78

LIABILITIES.

Total amount of unpaid claims	$ 1,046,147 69
Total unearned premiums	2,662,043 23
Expenses of adjustment of unsettled claims	25,000 00
Commission, brokerage, etc., due or to become due to agents or brokers	76,842 71
Salaries, expenses, etc., due or accrued	59,558 68
Federal, State and other taxes due or accrued (estimated)	88,758 11
Reinsurance due	12,608 58
Premiums paid in advance	78,915 42
Special reserve for Contingent taxes, etc	62,340 50
Special reserve	250,000 00
All other liabilities	717 12
Total liabilities, except paid up capital	$ 4,362,932 04
Capital stock paid up	5,000,000 00
Surplus beyond capital and other liabilities	707,338 74
Total liabilities	$10,070,270 78

American Surety—*Concluded.*

INCOME.

Net cash received for premiums	$ 4,242,375 17
Received for interest and dividends	284,035 20
Received for rents	317,690 10
Gross profit on sale or maturity of bonds and stocks	55,209 73
Increase in advance premiums	55,772 22
All other income	8,663 87
Total income	$ 4,963,746 29

DISBURSEMENTS.

Net amount paid for claims	$ 783,512 65
Investigation and adjustment of claims	125,855 26
Dividends paid stockholders	400,000 00
Commissions or brokerage	687,107 73
Salaries, travelling and all other expenses of agents, not on commission account	824,851 35
Salaries, fees and all other compensations of officers, directors, trustees and home office employees	486,203 51
Inspections	2,685 37
Taxes on real estate	86,862 87
State taxes on premiums, Insurance Department licenses and fees	95,863 22
All other licenses, fees and taxes	23,395 97
Rent	64,269 94
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years	253,656 87
Gross loss on sale or maturity of real estate, bonds and stocks	123,871 30
Agents' balances charged off	74 00
Borrowed money repaid	1,309 33
All other disbursements	189,136 55
Total disbursements	$ 4,148,655 92

EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year	$ 2,424,637 27	$ 3,371,227 45
Premiums on risks expired and terminated	2,193,571 76	2,888,324 75
Premiums on policies in force at end of year	1,997,476 85	3,108,911 39

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—H. N. ROBERTS.

Vice-President—OLAF E. GRANBERG.

Secretary—J. P. BYRNE.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by Vic., cap. 102, and in 1889 by 52 Vic. cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized		$ 500,500 00
Amount subscribed and paid in cash		100,100 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens		$ 5,000 00
Book value of bonds and debs. owned by the Company. (*For details, see Schedule A.*)		261,791 84
Book value of stocks owned by the Company. (*For details, see Schedule B.*)		40,651 32
Cash at head office		690 85
Cash in banks—		
Bank of Nova Scotia, Toronto (savings account)	$ 15,012 08	
Bank of Nova Scotia, Toronto (current account)	6,596 59	
Bank of Nova Scotia, Montreal (current account)	1,628 52	
Total cash in banks		23,237 19
Total ledger assets		$ 331,371 20
Deduct market value of bonds, debs. and stocks under book value		13,615 28
		$ 317,755 92

OTHER ASSETS.

Interest accrued	4,314 09
Office furniture and inspectors' appliances	2,500 00
Special service accounts in course of collection	57 75
Net amount of outstanding premiums (on business prior to Oct. 1, 1917) $15,012.35; less commission, $2,251.85	12,760 50
Total assets	$ 337,388 26

LIABILITIES.

Reserve of unearned premiums, $135,399.69; carried out at 80 per cent	$ 108,319 75
Taxes due and accrued	429 84
Total liabilities (excluding capital stock)	$ 108,749 59
Excess of assets over liabilities	$ 228,638 67
Capital stock paid in cash	100,100 00
Surplus over all liabilities and capital	$ 128,538 67

INCOME.

Gross cash received for premiums	$ 109,461 13	
Deduct reinsurance, $2,207.15; return premiums, $15,665.82	17,872 97	
Net cash received for premiums		$ 91,588 16
Received for interest on investments and net dividends on stocks		15,012 69
Income for special service department (net)		881 85
Total income		$ 107,482 70

The Boiler Inspection—*Continued.*

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 311 73	
Amount paid for claims occurring during the year	$ 28,315 97	
Deduct salvages and reinsurances	15,000 00	
Net amount paid for said claims	$ 13,315 97	
Total net amount paid for claims		$ 13,627 70
Commission or brokerage		11,787 66
Paid for salaries of officials, $7,325; salaries of agents, $1,200; directors' fees, $10; travelling expenses, $1,218.07; inspectors' salaries and expenses, $35,824.74		45,577 81
Taxes		3,594 04
Miscellaneous expenditure: Head office expenses, $5,921.07; advertising, $743.93; furniture and fixtures, $440.12; postage, telegrams, telephones and express, $1,255.77; rent, $3,712; exchange, $60.36; legal fees, $105.87; printing and stationery, $1,423.35; agency expenses, $1,644.55; tariff associations, $100		15,407 02
Total expenditure		$ 89,994 23

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916		$ 313,882 73
Amount of income		107,482 70
Total		$ 421,365 43
Amount of expenditure		89,994 23
Net ledger assets, December 31, 1917		$ 331,371 20

RISKS AND PREMIUMS.

Steam Boiler Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,549	$ 26,883,164	$ 233,026 55
Taken during the year, new and renewed	886	9,355,750	93,740 48
Total	3,435	$ 36,238,914	$ 326,767 03
Deduct terminated	1,033	9,355,750	72,948 47
Gross and net in force at December 31, 1917	2,402	$ 26,883,164	$ 253,818 56

Schedule A.

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Province of Alberta, 1924, 4½ p.c.	$ 15,000 00	$ 14,437 50	$ 14,250 00
Cities—			
London, 1921, 4 p.c.	6,000 00	6,000 00	5,760 00
Vancouver, 1942, 3½ p.c.	7,000 00	6,686 42	5,040 00
Vancouver, 1946, 4 p.c.	7,000 00	6,686 42	5,390 00
Westmount, 1947, 4½ p.c.	9,000 00	9,090 00	8,190 00
Towns—			
Maisonneuve, 1946, 4½ p.c.	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c.	4,000 00	4,013 58	3,720 00
District—			
Burnaby, 1922, 5 p.c.	25,000 00	25,500 00	24,000 00
Schools—			
Edmonton, 1918-1938, 5 p.c.	10,500 00	10,762 65	9,870 00
Saskatoon, 1921-1940, 5 p.c.	20,000 00	20,503 74	18,400 00
Total on deposit with Receiver General	$ 113,500 00	$ 113,442 28	$ 102,920 00

THE BOILER INSPECTION—*Concluded.*

SCHEDULE A.—*Concluded.*

Bonds and debentures owned by the company, *Concluded, viz.:*—

Held by the Company.	Par value.	Book value.	Market value.
Governments—			
Dominion of Canada, Victory Loan, 1937, 5½ p.c. (partly paid)	$ 55,000 00	$ 40,345 50	$ 40,345 50
Province of Alberta, 1924, 4½ p.c.	15,000 00	14,437 50	14,250 00
Province of Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,900 00
Cities—			
Hamilton (Hosp. extension), 1918 to 1919, 4 p.c.	3,692 33	3,527 90	3,636 58
Kamloops, 1956, 5 p.c.	5,000 00	4,769 50	4,200 00
Medicine Hat, 1932-1935, 5 p.c.	12,000 00	11,041 71	10,800 00
Moose Jaw, 1921, 4½ p.c.	10,000 00	9,764 00	9,500 00
Regina, 1929, 5 p.c.	10,000 00	9,290 80	9,500 00
Strathcona, 1949, 4½ p.c.	12,400 00	11,786 40	9,600 00
Toronto, 1953, 4½ p.c.	15,000 00	13,893 75	13,800 00
Railway—			
Canada Southern Ry., cons. 1st and ref. mtge. (g'teed by Michigan Central R.R.), 1962, 5 p.c.	19,000 00	20,092 50	20,140 00
Total par, book and market values...	$ 280,192 33	$ 261,791 84	$ 248,592 08

SCHEDULE B.

Stocks owned by the company, viz.:—			
628 shares Canada Permanent Mortgage Corp.	$ 6,280 00	$ 7,713 70	$ 10,110 80
75 shares Toronto General Trusts Corp.	7,500 00	11,987 50	15,525 00
200 shares Consumers Gas Co.	10,000 00	20,950 12	14,600 00
Total par, book and market values...	$ 23,780 00	$ 40,651 32	$ 40,235 80

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—G. B. HEYWORTH.

Secretary—WM. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 1,340,000	$6,521,333 33
Amount paid thereon in cash	268,000	1,304,266 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General:—	Par value.	Market value.	
Cities—			
Montreal, 1926, 4 p.c.	$ 112,000 00	$ 104,160 00	
Montreal stock, 1926, 4 p.c.	3,500 00	3,255 00	
Montreal stock, 1927, 4 p.c.	1,500 00	1,380 00	
Total on deposit with Receiver General	$ 117,000 00	$ 108,795 00	
Carried out at market value			$ 108,795 00

Other Assets in Canada.

Cash at head office in Canada	72 33
Interest accrued	780 00
Total assets in Canada	$ 109,647 33

LIABILITIES IN CANADA.

Reserve of unearned premiums:—		
Inland Transportation	$ 22 88	
Sprinkler Leakage	129 80	
Total, $152.68; carried out at 80 per cent		$ 122 14
Total liabilities in Canada		$ 122 14

The British and Foreign Marine—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.		
	Inland Transportation.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Gross cash received	461 31	100 00	
Less return premiums	37 15	87 84	
Net cash received	424 16	12 16	
Net cash received for premiums for all classes of business			$ 436 32
Cash received for interest on investments			4,680 00
Total income in Canada			$ 5,116 32

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Inland Transportation.	Sprinkler Leakage.	
	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	1 00		
Less reinsurances	0 11		
Net amount paid for said claims	0 89		
Paid for claims occurring during the year	42 82	99 85	
Total net payment for claims	43 71	99 85	
Total net payments for claims for all classes of business			$ 143 56
Commission and brokerage			107 48
Paid for salaries, fees and all other charges of officials			8 00
Loss espense			7 50
Total expenditure in Canada			$ 266 54

The British and Foreign Marine—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Inland Transportation.			Sprinkler Leakage.		
	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.
Gross in force at end of 1916.....	6	60,730	253 79	8	82,500	643 75
Taken in 1917, new and renewed..	260	252,503	461 31	4	17,000	100 00
Totals.....	266	313 233	715 10	12	99,500	743 75
Less ceased.....	259	306,963	669 35	5	52,000	362 50
Gross and net in force at end of 1917.....	7	6,270	45 75	7	47,500	381 25

THE BRITISH AND FOREIGN MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£. s. d.	£ s. d.
Balance 31 December, 1916	407,324 0 9	Dividend, less income tax, paid 1st March, 1917	50,250 0 0	
Balance Underwriting Account, 1916	675,858 7 11	Interim dividend, less income tax, paid 1st July, 1917	50,668 15 0	100,918 15 0
Interest Account, 1917	111,735 11 3	Claims, returns, etc., and commissions on profits of 1916, settled in 1917	371,965 15 10	
		Amount transferred to Underwriting Suspense Account to close 1916	93,000 0 0	464,965 15 10
		Income tax		37,746 10 0
		Balance carried down		591,286 19 1
£	1,194,917 19 11		£	1,194,917 19 11

UNDERWRITING ACCOUNT.

	£ s. d.		£ s. d.
To premiums 1917, less returns, reinsurances and foreign taxes	1,165,323 4 9	Claims, 1917	294,953 18 1
		General Expenses—including directors' and auditors' remuneration	87,865 15 5
		Balance carried down	782,503 11 3
£	1,165,323 4 9	"	£ 1,165,323 4 9

BALANCE SHEET.

	£. s. d.		£ s. d.
Capital—67,000 shares at £20 per share £ 1,340,000			
Paid up £4 per share	268,000 0 0	Investments	2,701,869 9 2
Reserve Fund	1,200,000 0 0	Stamps	1,221 19 9
Balance Profit and Loss Account brought down	591,286 19 1	Cash at bankers and on hand and bills receivable	203,697 12 11
Balance Underwriting Account	782,503 11 3	Interest and rents accrued but not received	44,550 15 8
Underwriting Suspense and Reinsurance Accounts	328,231 7 6	Accounts due to Company	589,420 6 6
Accounts due by the company	370,738 6 2		
£	3,540,760 4 0	£	3,540,760 4 0

*THE CANADA HAIL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—GEO. H. WILLIAMS.
Vice-President—A. H. C. CARSON.
Manager—W. J. WILLCOX.
Principal Office—Winnipeg, Man.

(Incorporated by an Act of Parliament of Canada, 3-4 George V, chap. 84. Assented to April 2, 1913. Dominion license issued May 14, 1913.)

CAPITAL.

Amount of capital authorized	$ 300,000 00
Amount of capital subscribed	150,000 00
Amount paid thereon in cash	75,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A)*		$ 50,811 47
Cash at head office in Canada		1,302 02
Cash in Union Bank of Canada, Winnipeg		9,969 32
Total ledger assets		$ 62,082 81
Deduct market value of bonds and debentures under book value		2,488 70
		$ 59,594 11

OTHER ASSETS.

Interest due, $716 22; accrued, $382 25		1,098 47
Agents' balances		8,929 00
Premiums notes outstanding	$ 2,088 82	
Less disallowance	1,044 41	
Balance carried out		1,044 41
Total assets		$ 70,665 99

LIABILITIES.

Taxes due and accrued	$ 1,786 87
Accounts payable	50 00
Total liabilities	$ 1,836 87
Surplus of assets over liabilities	$ 68,829 12
Capital stock paid in cash	75,000 00

INCOME.

Gross cash received for premiums	$ 135,486 81	
Deduct reinsurances, $63,786 62; return premiums, $1,184 44	69,971 06	
Total net cash received for hail premiums		$ 65,515 75
Received for interest on investments		2,196 13
Total income		$ 67,711 88

*This company having ceased to transact business, its license was not renewed for the current license year.

THE CANADA HAIL—*Concluded.*

EXPENDITURE.

Amount paid for claims occurring during the year	$ 48,166 43	
Deduct salvages and reinsurances	22,688 44	
Net amount paid for hail claims		$ 25,477 99
Commission or brokerage		20,984 57
Taxes and expenses		3,649 49
Total expenditure		$ 50,112 05

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916		$ 44,856 83
Amount of income as above		67,711 88
Total		$ 112,568 71
Amount of expenditure as above	$ 50,112 05	
Items written off	373 85	
		50,485 90
Balance, net ledger assets, at December 31, 1917		$ 62,082 81

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
City of Strathcona, 1917 to 1931, 5 p.c.	$ 8,324 50	$ 8,324 50	$ 7,908 27
*City of Strathcona, 1947, 5½ p.c.	2,000 00	2,000 00	1,900 00
City of Three Rivers, 1946, 4 p.c.	2,000 00	2,000 00	1,560 00
*Town of Melfort, 1942, 6 p.c.	10,000 00	10,000 00	9,400 00
Riordon Pulp & Paper Co. (1st mtge. S.F.) 1942, 6 p.c.	10,000 00	10,000 00	9,600 00
*Can. Nor. Western Ry. Co., 1st mtge. reg'd., (g'teed by Prov. of Alberta, 1942, 4½ p.c.)	21,374 40	18,486 97	17,954 50
Total par, book and market values	$ 53,698 90	$ 50,811 47	$ 48,322 77

*On deposit with Receiver General.

*THE CANADA WEATHER INSURANCE COMPANY.

Statement for the Year ending December 31, 1917.

Liquidator—F. Page Higgins.

Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 6-8 Edward VII, chap. 91. Dominion license issued February 1, 1910.)

CAPITAL.

Amount of joint capital stock authorized	$ 500,000 00
Amount subscribed	81,300 00
Amount paid thereon in cash	77,940 70
Amount of premium on capital stock paid in by stockholders	40 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Port Arthur, 1937, 5 p.c.	$ 11,000 00	$ 11,400 40	$ 10,230 00
City of Stratford, 1939, 4½ p.c.	10,000 00	10,197 00	9,100 00
City of Victoria, 1925, 4½ p.c.	2,000 00	1,859 88	1,860 00
Total on deposit with Receiver General	$ 23,000 00	$ 23,457 28	$ 21,190 00

Carried out at book value		$ 23,457 28
Cash in banks, viz.:—		
Bank of Ottawa, Toronto	$ 2,093 61	
Royal Bank of Canada, Toronto	13 32	
Total cash in banks		2,106 93
Total ledger assets		$ 25,564 21
Deduct market value of bonds and debentures under book value		2,267 28
		$ 23,296 93

OTHER ASSETS.

Interest accrued	632 50
Total assets	$ 23,929 43

LIABILITIES.

Taxes due and accrued	$ 41 64
Borrowed money	1,600 00
Agents' balances, $1,477.93; sundries, $715.22	2,193 15
Total liabilities (excluding capital stock)	$ 3,834 79
Excess of assets over liabilities	$ 20,094 64
Capital stock paid in cash	77,940 70

*The license of this company expired on April 30, 1917 and was not renewed. The company's windstorm business was reinsured with the Home Insurance Company.

THE CANADA WEATHER—*Concluded.*

INCOME.

Premiums.	Class of Business.	
	Hail.	Windstorm.
	$ cts.	$ cts.
Gross cash received	6,584 17	37 63
Less reinsurance	3,663 25	477 71
" return premiums	1,104 00	
Total deduction	4,767 25	
Net cash received	1,780 92	−440 08

Net cash received for premiums for the above classes of business	$	1,340 84
Cash received for interest on investments		778 00
Bad debts recovered		78 12
Total	$	2,196 96
Received for calls on capital		2,975 50
Total income	$	5,172 46

EXPENDITURE.

Claims.	Class of Business.	
	Hail.	Windstorm.
	$ cts.	$ cts.
Net payment for claims occurring in previous years	290 85	698 00
Paid for claims occurring during the year		17 50
Total net payment for claims	290 85	715 50

Total net amount paid for claims for all classes of business	$	1,006 35
Commission or brokerage		68 36
Salaries of officials, $2,361.49; do., agents, $466.20; directors' fees and expenses, $214.29; auditors' fees, $190.50; travelling expenses, $172.90		3,405 38
Taxes, licenses and fees		1,216 30
Miscellaneous expenditure, viz.: Advertising, $140.99; postage, telegrams, telephones and express, $538.96; printing and stationery, $317.96; rent, $340.58; sundries, $5.74; collection of accounts, $213.61; exchange, $20.17; legal fees, $314.33; total, $1,892.34 less furniture sold, $145		1,747 34
Total expenditure	$	7,443 73

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$	26,235 48
Amount of cash income		5,172 46
Total	$	31,407 94
Amount of expenditure		7,443 73
Balance, net ledger assets, at December 31, 1917 ($25,564.21, less $1,600 borrowed money)	$	23,964 21

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. LAFRENTZ.
Vice-President—SIR GEO. BURN.
General Manager—W. H. HALL.
Secretary—WM. H. BURGESS.
Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911. On March 1, 1917 its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910 and on August 3, 1917 its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued May 15, 1913.

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount of capital stock subscribed and paid in cash	225,000 00
Amount of premium on capital stock paid in by stockholders	40,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*		$ 307,731 12
Cash at head office		50 00
Cash in banks, viz.:—		
Bank of Ottawa, Toronto	$ 12,729 61	
Union Bank of Canada, Toronto (premium account)	28,908 80	
Union Bank of Canada, Toronto (current account)	145 19	
Total cash in banks		41,783 60
Agents' ledger balances		165 21
Total ledger assets		$ 349,729 93
Deduct market value of bonds and debentures under book value		8,526 54
		$ 341,203 39

OTHER ASSETS.

Interest accrued		4,965 70
Premiums due and uncollected, viz.:—		
Burglary ($11.25 was on business prior to Oct. 1, 1917)	$ 626 59	
Guarantee ($3,613.25 was on business prior to Oct. 1, 1917)	11,081 30	
Plate Glass ($5.63 was on business prior to Oct. 1, 1917)	401 05	
Total		12,108 94
Total assets		$ 358,278 03

LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, guarantee, unadjusted	$ 13,025 45	
" " " resisted, in suit	6,500 00	
Net amount of unsettled claims		$ 19,525 45
Reserve of unearned premiums: burglary, $342.34; guarantee, $39,317.06; plate glass, $779.66; total, $40,439.06; carried out at 80 per cent		32,351 25
Reinsurance due		2,653 95
Taxes due and accrued		1,963 69
Total liabilities in Canada		$ 56,494 34

THE CANADIAN SURETY—*Continued.*

(2) Liabilities in other Countries.

Net amount of guarantee claims, unadjusted		$ 1 17
Reserve of unearned premiums, $13,024.17; carried out at 80 per cent		10,419 33
Total liabilities in other countries		$ 10,420 50
Total liabilities in all countries		$ 66,914 84
Surplus of assets over liabilities (except capital)		$ 291,363 19
Capital stock paid in cash		225,000 00
Surplus over liabilities and capital		$ 66,363 19

INCOME.

Premiums.	Class of Business.			
	Burglary.	Guarantee.		Plate Glass
	In Canada.	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	214 25	125,430 96	26,971 42	1,330 57
Less reinsurance		13,327 10	12 50	
Less return premiums	14 35	19,912 42	5,090 81	398 01
Total deduction		33,239 52	5,103 31	
Net cash received	199 90	92,191 44	21,868 11	932 56

Net cash received for premiums for all classes of business in all countries		$ 115,192 01
Cash received for interest on investments		14,709 40
Total		$ 129,901 41
Received for calls on capital		25,000 00
Total income		$ 154,901 41

The Canadian Surety—*Continued.*

EXPENDITURE.

Claims.	Class of Business.			
	Burglary.	Guarantee.		Plate Glass.
	In Canada.	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years		3,317 17		
Paid for claims occurring during the year	28 90	3,855 47	729 28	79 96
Less salvage and reinsurances		2,024 39	64 58	
Net payment for said claims		1,831 08		
Total net payment for claims	28 90	5,148 25	664 70	79 96

Total net payments for all claims for all classes of business in all countries	$	5,921 81
Dividends		10,625 00
Commission and brokerage		29,062 21
Taxes		2,788 12
Salaries, fees and travelling expenses:—salaries:—Head office, $22,480.14; fees:—Directors, $380; auditors, $200; travelling expenses, $2,042.46		25,102 60
Miscellaneous expenditure, viz:—Advertising, $264.95; furniture and fixtures, $768.45; legal expenses, $356; sundries, $1,371.74; postage, telegrams, telephones and express, $1,569.35; printing and stationery, $2,467.11; rents, $1,407.47; Patriotic and Red Cross Funds, etc., $260; claim expenses, $1,194.78		9,659 85
Total expenditure	$	83,159 59

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$	277,988 11
Amount of cash income		154,901 41
Total	$	432,889 52
Amount of cash expenditure		83,159 59
Balance, net ledger assets, at December 31, 1917	$	349,729 93

THE CANADIAN SURETY—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Guarantee Risks	Class of Business.								
	In Canada.			In other countries.			In other countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	4,868	12,261,056	44,997 91	614	3,331,252	17,603 58	5,482	15,592,308	62,601 49
Taken in 1917, new and renewed	7,288	23,689,345	129,890 73	1,142	6,064,952	30,044 19	8,430	29,754,297	159,934 92
Totals	12,156	35,950,401	174,888 64	1,756	9,396,204	47,647 77	13,912	45,346,605	222,536 41
Less ceased	5,436	19,559,630	81,747 20	796	4,438,058	21,586 93	6,232	23,997,688	103,334 13
Gross in force at end of 1917	6,720	16,390,771	93,141 44	960	4,958,146	26,060 84	7,680	21,348,917	119,202 28
Less reinsured	.....	4,624,579	14,449 40	.....	5,000	12 50	.....	4,629,579	14,461 90
Net in force at end of 1917	6,720	11,766,192	78,692 04	960	4,953,146	26,048 34	7,680	16,719,338	104,740 38

Risks and Premiums.	Class of Business.				
	Burglary.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.
Taken in 1917, new and renewed	46	122,450	1,049 70	54	1,865 30
Less ceased	2	2,000	15 00	1	398 01
Gross in force at end of 1916	44	120,450	1,034 70	53	1,467 29
Less reinsured	.....	46,750	366 25	.....	.....
Net in force at end of 1917	44	73,700	668 45	53	1,467 30

The Canadian Surety—*Concluded.*

SCHEDULE A.

Bonds and debentures owned by the Co mpany, viz:—

On deposit with Receiver General.

	Par value.	Book value	Market value.
Prov. of Alberta, 1924, 4½ p. c	$ 10,000 00	$ 9,725 00	$ 9,500 00
Cities—			
Belleville, 1941, 4½ p. c	10,000 00	9,424 00	9,100 00
Brandon, 1933, 5 p. c	10,000 00	9,852 00	9,500 00
Fort William, 1952, 4½ p. c	2,000 00	1,828 40	1,680 00
Guelph, 1932, 5 p. c	1,514 75	1,553 38	1,484 45
Peterboro, 1920, 3½ p. c	7,586 96	6,891 23	7,207 61
Stratford, 1932, 4½ p. c	5,700 00	5,438 94	5,301 00
Sydney, N.S., 1942, 4½ p. c	15,000 00	13,374 00	13,050 00
Toronto, 1948, 4 p. c	9,733 33	8,874 85	8,273 33
Victoria, 1936, 4 p. c	9,733 33	8,867 06	7,981 33
Towns—			
Owen Sound, 1932, 4½ p. c	10,000 00	9,509 00	9,200 00
Lindsay, 1934, 5½ p. c	5,000 00	5,172 50	5,100 00
Orillia, 1923, 5 p. c	2,234 10	2,171 99	2,189 41
Orillia, 1925, 5 p. c	2,463 10	2,383 54	2,413 83
Swift Current, 1933, 6 p. c	5,000 00	5,122 50	4,900 00
Waterloo, 1928, 5½ p. c	2,423 48	2,548 29	2,520 41
Welland, 1934, 5½ p. c	2,000 00	2,025 00	2,040 00
Township—			
Bruce, 1922, 5 p. c	9,867 01	9,755 12	9,768 33
School—			
Guelph P., 1932, 5 p.c	2,500 00	2,563 74	2,450 00
Total on deposit with Receiver General	$ 122,756 06	$ 117,080 54	$ 113,659 70

Held by the Company.

Governments—			
Dom. of Canada Victory Loan, 1937, 5½ p. c. (partly paid)	55,000 00	29,181 21	29,181 21
Anglo-French External Loan, 1920, 5 p.c	20,000 00	18,764 25	18,689 60
*Prov. of New Brunswick, 1939, 3 p.c	10,000 00	7,900 00	7,300 00
Prov. of Saskatchewan, 1925, 5 p.c	5,000 00	4,699 50	4,950 00
Prov. of Saskatchewan, 1932, 5 p.c	5,000 00	4,453 00	4,453 00
Cities—			
Edmonton, 1933, 5 p.c	1,000 00	967 70	920 00
Hamilton, 1940, 4 p.c	1,946 66	1,620 21	1,674 12
London, Ont., 1922, 5½ p.c	5,000 00	4,881 00	4,881 00
Medicine Hat, 1933, 5 p. c	10,000 00	9,525 00	9,000 00
Portage Industrial Exhibition Association (guaranteed by Portage la Prairie), 1934, 5 p.c	7,000 00	6,642 30	6,370 00
†Sorel, 1952, 5 p.c	17,000 00	16,297 90	15,470 00
Windsor, Ont., 1946 to 1949, 5½ p.c	9,964 20	9,582 52	9,582 52
Winnipeg, Man., 1926, 5 p.c	5,000 00	4,641 90	4,641 90
Towns—			
Estevan, 1942–43, 5 p.c	8,000 00	6,885 76	6,640 00
Neepawa, 1944, 6 p.c	3,000 00	3,091 50	2,910 00
North Bay, 1938–43, 5 p.c	12,000 00	11,516 40	11,240 00
Renfrew, 1937–1941, 5 p.c	1,877 23	1,785 45	1,792 86
Smith Falls, 1933 to 1935, 5½ p.c	2,464 54	2,487 31	2,464 54
Sandwich, 1921, 6 p.c	682 94	700 22	696 59
Sandwich, 1923, 6 p.c	385 36	397 69	396 92
Sandwich, 1924, 6 p.c	768 47	795 44	795 44
Sandwich, 1925, 6 p.c	174 58	181 23	181 56
Transcona, 1944, 6 p.c	10,000 00	9,950 00	9,700 00
Watrous, 1944, 6 p.c	2,000 00	1,828 00	1,740 00
Townships—			
Esquimalt, 1963, 5 p.c	2,000 00	1,760 00	1,640 00
North Vancouver, 1960, 5 p.c	7,000 00	6,379 80	5,880 00
Richmond, B.C., 1959, 4½ p.c	7,000 00	5,916 40	5,320 00
St. Vital, Man., (R.M.), 1933, 6 p.c	1,000 00	1,012 10	1,010 00
Counties—			
Norfolk, 1932, 5 p.c	5,000 00	4,688 90	4,688 90
Simcoe, 1934 to 1935, 5 p.c	2,984 08	2,938 76	2,954 23
School—			
†St. Hyacinthe, 1953 to 1960, 4½ p.c	10,346 29	9,179 13	8,380 49
Total par, book and market values	$ 351,350 41	$ 307,731 12	$ 299,204 58

*On deposit with Government of New Brunswick.
†On deposit with Government of Quebec.

THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President and Managing Director—ARTHUR L. EASTMURE.
Secretary—A. W. EASTMURE.
Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, 3 cap. 100, amended in 1915 by 5 George V, cap. 62. Dominion licenses issued Nov. 27, 1915.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	68,900 00
Amount paid in cash	21,196 74
Amount of premium on capital stock paid in by stockholders	10,293 26

(*For List of Shareholders, see Appendix.*)

ASSETS.

	Par value.	Book value.	Market value.
Bonds and debentures owned, viz:—			
On deposit with Receiver General—			
City—			
City of Calgary, 1918, 6 p.c.	$ 2,000 00	$ 2,000 00	$ 2,000 00
Towns—			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.	2,000 00	1,925 20	1,980 00
Barrie (g'teed by County of Simcoe) 1937-1939, 5 p.c.	3,000 00	2,756 20	2,910 00
North Bay, 1928, 5 p.c.	1,281 07	1,161 99	1,229 82
North Bay, 1929, 5 p.c.	2,289 13	2,066 80	2,197 57
North Bay, 1930, 5 p.c.	1,453 59	1,306 68	1,380 91
Total on deposit with Receiver General	$ 12,023 79	$ 11,216 87	$ 11,698 30
Held by the Company—			
Dominion of Canada War Loan, 1925, 5 p.c.	1,000 00	968 55	990 00
Dominion of Canada, Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	100 00	100 00	100 00
Anglo-French External War Loan, 1920, 5 p.c.	2,000 00	1,846 30	1,846 30
Cities—			
Alberni, B.C., 1934, 6 p.c.	1,100 00	990 00	1,012 00
Calgary, 1918, 6 p.c.	2,000 00	2,000 00	2,000 00
New Westminster, 1939, 5 p.c.	1,000 00	837 40	837 40
Total par, book and market values	$ 19,223 79	$ 17,959 12	$ 18,484 00

Carried out at book value	$ 17,959 12
Cash at head office	97 00
Cash in Royal Bank of Canada, Toronto	3,735 68
Agents' balances	186 80
Total ledger assets	$ 21,978 60

OTHER ASSETS.

Market value of bonds and debentures over book value	524 88
Interest accrued	423 16
Outstanding premiums, ($87.68 on business prior to Oct. 1, 1917)	605 33
Office furniture less depreciation	400 00
Total assets	$ 23,931 97

The Casualty Company—*Concluded.*

LIABILITIES.

Net amount of plate glass claims, unadjusted		$ 2,450 00
Reserve of unearned premiums, $5,886.31, carried out at 80 per cent		4,709 05
Commission payable on sale of stock		1,980 00
Total liabilities		$ 9,139 05
Excess of assets over liabilities		$ 14,792 92
Capital stock paid in cash		21,196 74

INCOME.

Gross cash received for premiums	$ 7,193 86	
Deduct return premiums	818 71	
Total net cash received for premiums		$ 6,375 15
Interest and dividends		1,007 33
Premium on capital stock		769 50
Total		$ 8,151 98
Received for calls on capital		1,508 91
Total income		$ 9,660 89

EXPENDITURE.

Amount paid for claims occurring during the year	$ 1,243 85	
Deduct salvages and reinsurances	14 00	
Net amount paid for claims		$ 1,229 85
Commission or brokerage		2,419 04
Paid for taxes		556 76
Paid for travelling expenses and clerical assistance		309 40
Miscellaneous expenditure, viz:—Advertising, $82.67; furniture and fixrures, $55.24; postage, telegrams, telephones and express, $304.68; printing and stationery, $412.19; rent, $180; light, exchange, etc., $303.08; commission on stock, $1,040; legal fees, $39.25		2,417 11
Total expenditure		$ 6,932 16

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916	$ 19,249 87
Amount of cash income	9,660 89
Total	$ 28,910 76
Amount of cash expenditure	6,932 16
Balance net ledger assets, December 31, 1917	$ 21,978 60

—	Premiums.
	$ cts.
Gross policies in force at December 31, 1916	1,998 37
Taken during the year, new and renewed	7,802 81
Total	9,801 18
Deduct terminated	1,610 97
Gross in force at December 31, 1917	8,190 21
Deduct reinsured	61 58
Net in force at December 31, 1917	8,128 63

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HON. W. A. CHARLTON.

1st Vice-President—NOEL MARSHALL.

Manager—JOHN J. GIBSON.

Principal Office—Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	273,000 00
Amount paid in cash	204,111 90

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (Lots in Toronto and Oshawa)	$ 773 41
Amount secured by way of loans on real estate by bond or mortgage, first liens	53,354 84
The same, second liens	719 16
Amount of loans secured by bonds, stocks or other marketable collaterals. *(For details, see Schedule A.)*	10,153 71
Book and market value of bonds and debs. *(For details, see Schedule B.)*	124,505 51
Book and market value of stocks *(For details, see Schedule C.)*	26,320 00
Cash at head office	628 64
Cash in Royal Bank of Canada, Toronto	9,034 56
Interest in Real Estate Syndicate	7,500 00
Total ledger assets	$ 232,989 83

OTHER ASSETS.

Interest accrued	4,075 99
Rents due	300 00
Accounts receivable	3,793 93
Office furniture and automobile	2,509 55
Total assets	$ 243,669 30
Deduct assets not admitted	25,400 00
Net admitted assets	$ 218,269 30

LIABILITIES.

Dividends due and unpaid	$ 6,123 28
Total liabilities	$ 6,123 28
Surplus of assets over liabilities	$ 212,146 02
Capital stock paid in cash	204,111 90
Surplus over liabilities and paid capital	$ 8,034 12

INCOME.

Received for interest on investments and dividends on stocks	$ 11,401 05
Total net income from real estate and trust business	33,793 66
Total	$ 45,194 71
Received for calls on capital	115 97
Total income	$ 45,310 68

Chartered Trust and Executor—*Continued.*

EXPENDITURE.

Paid for taxes	$ 562 23
Total expense of Title business	$ 562 23
Expenses of Trust business	25,732 25
Dividends paid during the year at 6 per cent	12,241 25
Total expenditure	$ 38,535 78

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916		$ 224,049 68
Amount of cash income as above		45,310 68
Appreciation in ledger assets		3,500 00
Total		$ 272,860 36
Amount of expenditure as above	$ 38,535 78	
Amount written off ledger assets	1,334 75	
		39,870 53
Balance, net ledger assets at December 31, 1917		$ 232,989 83

Schedule A.

Loans on Collaterals, viz.:—	Par Value.	Market Value.	Amount loaned thereon.
10 shares Provident Land Co., stock	$ 1,000 00	$ 2,750 00	$ 2,107 93
5 shares in York St. Real Estate Syndicate	500 00	1,000 00	
11 shares Provident Land Co., stock	1,100 00	3,025 00	
20 shares Dixon Real Estate Syndicate	2,000 00	6,000 00	1,250 00
10 shares Royce Park Real Estate Syndicate	1,000 00	500 00	
18 shares Provident Land Co., stock	1,800 00	4,950 00	
20 shares Berwick Land Co., Ltd.	2,000 00	2,000 00	1,950 00
Assignment of Berwick Land Co., Ltd., agreement	6,337 00	6,337 00	3,268 93
Assignment of $\frac{1}{8}$ share in an estate	43,107 90	43,107 90	1,576 75
	$ 58,844 90	$ 69,669 90	$ 10,153 71

Schedule B.

Bonds and debentures owned, viz.:—	Par Value.	Book and Market Value.
Governments—		
Dominion of Canada Victory Loan, 1937, 5 p.c.	$ 2,000 00	$ 1,920 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.	11,595 04	11,595 04
Anglo-French External Loan, 1920, 5 p.c.	11,000 00	10,340 00
United Kingdom of Gr. Britain and Ireland, 1919, 5½ p.c.	5,000 00	4,950 00
Cities—		
*Fernie, B.C., 1939, 5 p.c.	10,000 00	8,400 00
*Fort William, 1927, 5 p.c.	6,000 00	5,760 00
*Lethbridge, 1928, 5 p.c.	55,000 00	50,600 00
Montreal (East) 1953, 5 p.c.	4,000 00	3,560 00
*Moosejaw, 1949, 4½ p.c.	6,000 00	4,920 00
*Port Arthur, 1927, 5 p.c.	1,500 00	1,425 00
Towns—		
Melville, 1952, 5 p.c.	1,000 00	820 00
North Battleford, 1942, 5½ p.c.	1,000 00	870 00
Yorkton, Sask., 1941 to 1942, 5 p.c.	2,177 24	1,850 64
Village—		
Drumheller, 1929, 6 p.c.	500 00	455 00
Municipalities—		
Penticton, 1941, 5 p.c.	2,000 00	1,700 00
*Point Grey, B.C., 1959, 5 p.c.	6,000 00	5,100 00
Summerland, B.C., 1940, 5 p.c.	4,000 00	3,440 00
West Kildonan, 1944, 5½ p.c.	1,000 00	950 00

†$2,000 with Ontario Government.

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque, Fort William and Can. Nor. West. Ry. debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company

CHARTERED TRUST AND EXECUTOR—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned, viz.:—*Concluded.*	Par value.	Book and Market value.
Schools—		
Saskatoon, (St. Paul's R.C.) 1928, 5 p.c.	$ 1,347 54	$ 1,347 54
Swift Current, 1944, 6 p.c.	2,000 00	1,980 00
Railway—		
Can. Nor. Western Ry., 1st Mtge. (g'teed by Prov. of Alta.) 1942, 4½ p.c.	3,002 73	2,522 29
Total par, book and market values.	$ 136,122 55	$ 124,505 51

SCHEDULE C.

Stocks owned, viz.:—	Par value.	Book and Market value.
54 shares Provident Land Co.	$ 5,400 00	$ 14,850 00
110 shares Brazilian Traction	11,000 00	3,960 00
8 shares Imperial Bank	800 00	1,480 00
8 shares Royal Bank	800 00	1,608 00
22 shares Dominion Bank	2,200 00	4,422 00
Total par, book and market values.	$ 20,200 00	$ 26,320 00

CONTINENTAL CASUALTY COMPANY.

*Statement for the Year ending December 31, 1917.

President—H. G. B. Alexander.

Secretary—W. H. Betts.

Principal Office—Chicago, Ill.

Chief Agent in Canada—A. S. Matthew.

Head Office in Canada—509-511 Richard St , Vancouver, B.C.

(Incorporated, 1914. Dominion license issued, Nov. 6, 1917.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General, viz.:—			
Dominion of Canada temporary notes, 1919, 5 p.c.	$ 25,000 00	$ 25,000 00	
Carried out at market value			$ 25,000 00
Other Assets in Canada.			
Cash in Imperial Bank of Canada, Vancouver, B.C.			876 05
Agents' balances and premiums uncollected, viz.:—			
Accident		$ 182 40	
Automobile (excluding Fire Risk)		286 40	
Total			468 80
Total assets in Canada			$ 26,344 85

LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—		
Accident	$ 403 94	
Automobile (excluding Fire Risk)	1,850 00	
Sickness	135 18	
Total net amount of unsettled claims		$ 2,389 12
Reserve of unearned premiums—		
Accident	$ 523 98	
Automobile (excluding Fire Risk)	1,094 50	
Sickness	112 69	
Total reserve, $1,731.17; carried out at 80 per cent		1,384 94
Taxes, due and accrued		74 93
Total liabilities in Canada		$ 3,848 99

*The statement here given includes the entire business transacted during 1917.

THE CONTINENTAL CASUALTY—*Concluded.*

INCOME IN CANADA.

Premiums	Class of Business.			
	Accident.	Automobile (excluding Fire Risk.)	Sickness.	
	$ cts.	$ cts.	$ cts.	
Gross cash received	3,485 40	1,902 59	1,636 20	
Net cash received	3,485 40	1,902 59	1,636 20	
Net cash received for premiums for all classes of business				$ 7,024 19
Total income in Canada				$ 7,024 19

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Accident.	Automobile. (excluding Fire Risk.	Sickness.	
	$ cts.	$ cts.	$ cts.	
Paid for claims occurring during the year	118 40	503 15	115 33	
Total net payment for claims	118 40	503 15	115 33	
Total net payments for claims for all classes of business				$ 736 88
Commission and brokerage				2,547 93
Total expenditure in Canada				$ 3,284 81

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Accident.	Automobile (excluding) Fire Risk.	Sickness.
	Premiums.	Premiums.	Premiums.
	$ cts.	$ cts.	$ cts.
Taken in 1917, new and renewed	3,667 80	2,188 99	1,636 20
Less ceased	2,619 83	.....	1,410 83
Gross and net in force at end of 1917	1,047 97	2,188 99	225 37

(*For General Business Statement, see Appendix.*)

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. W. EVANS.

Vice-President—BENJAMIN TOOKE.

General Manager and Secretary—F. J. J. STARK.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash	$ 200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by company (*For details, see Schedule A*)				$ 18,087 32
Electric plant (less reserves written off) and merchandise				146,016 28
Amount of loan secured by bond				155 00
	Par value.	Market value.	Amount Loaned.	
Dominion of Canada Victory Loan, 1937, 5½ p.c.	$ 155 00	$ 155 00	$ 155 00	
Book value of bonds and debs (*For details, see Schedule B.*)				181,760 35
Cash at head office				1,506 33
Cash in Royal Bank of Canada, Montreal				730 00
Agents' ledger balances				1,456 51
Total ledger assets				$ 349,711 79
Deduct market value of bonds and debentures under book value				20,305 15
				$ 329,406 64

OTHER ASSETS.

Interest accrued		680 62
Rents due		90 00
Furniture		4,011 80
Premiums due and uncollected, viz.:—		
Accident, ($1,969.69 prior to Oct. 1, 1917)	$ 6,351 34	
Guarantee, ($168.88 prior to Oct. 1, 1917)	1,084 03	
Sickness, ($1,334.14 prior to Oct. 1, 1917)	3,922 58	
Burglary, ($1,154.91 prior to Oct. 1, 1917)	7,034 61	
Employers' Liability, ($1,976.91 prior to Oct. 1, 1917.)	6,801 10	
Automobile, ($2,201.56 prior to Oct. 1, 1917)	4,667 82	
Total, $29,861.48 (less, $7,312.80 commission)		22,548 68
Accounts receivable		2,958 30
Total assets		$ 359,696 04

THE DOMINION GRESHAM—*Continued.*

LIABILITIES.

Net amount of accident claims, adjusted and unpaid	$ 6,254 57	
Net amount of sickness claims, adjusted and unpaid	2,174 27	
Net amount of burglary claims, adjusted and unpaid	2,669 14	
Net amount of employers' liability claims, adjusted and unpaid	1,444 43	
Net amount of automobile claims, adjusted and unpaid	511 39	
Net amount of guarantee claims, adjusted and unpaid	1,204 58	
Total net amount of unsettled claims		$ 14,258 38
Reserve of unearned premiums:—		
Accident	$ 13,999 95	
Guarantee	3,158 81	
Sickness	8,062 79	
Burglary	20,402 65	
Employers' Liability	6,686 97	
Automobile	9,483 82	
Total reserve of $61,794.99 carried out at 80 per cent		49,435 99
Taxes due and accrued		1,000 00
Directors' fees		1,581 84
Reserved for bad debts		1,000 00
Reinsurance premiums outstanding and unpaid amounts electrical dept		1,893 38
Due and accrued for salaries, rent, advertising, etc		3,669 56
Amount of money borrowed		33,086 84
Total liabilities (excluding capital stock)		$ 105,925 99
Excess of assets over liabilities		$ 253,770 05
Capital stock paid up		200,000 00
Surplus of assets over liabilities and capital		$ 53,770 05

INCOME.

Premiums.	Class of Business.					
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	41,786 97	25,803 67	45,484 54	19,548 72	9,374 44	24,040 26
Less reinsurance	5,619 88	26 25	366 24	77 64	642 62	601 25
Less return premiums	9,101 55	8,003 52	7,693 87	3,634 85	2,372 76	5,767 84
Total deduction	14,721 43	8,029 77	8,060 11	3,712 49	3,015 38	6,369 09
Net cash received	27,065 54	17,773 90	37,424 43	15,836 23	6,359 06	17,671 17

Net cash received for premiums for the above classes of business		$ 122,130 33
Cash received for interest on investments		6,708 05
Net earnings of other branches		15,916 44
Profit on sale of securities		730 38
Total income		$ 145,485 20

The Dominion Gresham—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	2,738 68	1,563 51	2,055 46	3,367 72	3,628 53	1,942 97
Paid for claims occurring during the year	8,101 89	5,559 63	19,704 78	2,961 76	1,510 94	6,082 43
Less reinsurance	65 00	71 15	155 43	177 17	419 54	
Net payment for said claims	8,036 89	5,488 48	19,549 35	2,784 59	1,091 40	
Total net payment for claims	10,775 57	7,051 99	21,604 81	6,152 31	4,719 93	8,025 40

Total net payment for all classes of business	$	58,330 01
Commission and brokerage		29,495 77
Taxes		3,460 37
Salaries, fees and travelling expenses:—Salaries: head office, $18,267.37; fees; directors, $1,000; auditors, $350; travelling expenses, $2,550.68		22,168 05
Miscellaneous expenditure, viz.: Advertising, $1,496.64; furniture and fixtures, $68.75; legal expenses, $333.33; postage, telegrams, telephones and express, $4,069.52; printing and stationery, $3,612.60; rent, $5,017.50; bad debts, $357.90; real estate expenditure, $91.94		15,048 18
Total expenditure	$	128,502 38

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916	$	308,014 48
Amount of income		145,485 20
Total	$	453,499 68
Amount of expenditure	$ 128,502 38	
Written off ledger assets	8,372 35	
		136,874 73
Balance, net ledger assets, at December 31, 1917 ($349,711.79 less $33,086.84 ledger liability)	$	316,624 95

THE DOMINION GRESHAM—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.		Burglary.		
	No.	Amount.	Premiums.	No.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$ cts.		$	$ cts.
Gross in force at end of 1916	2,320	5,402,476	27,864 71	275	13,476 63	2,634	4,488,909	40,410 24
Taken in 1917—New	1,305	3,085,383	15,663 01	547	25,950 64	667	870,684	11,044 91
Renewed	2,511	5,977,117	25,946 38	126	1,639 30	2,615	4,275,841	36,578 14
Totals	6,136	14,464,976	69,474 10	948	41,066 57	5,916	9,635,434	88,033 29
Less ceased	3,107	7,278,967	36,697 28	533	22,006 31	3,214	5,376,710	46,861 75
Gross in force at end of 1917	3,029	7,186,009	32,776 82	415	19,060 26	2,702	4,258,724	41,171 54
Less reinsured	.....	2,144,233	4,776 92	.....	92 62	.....	53,000	366 24
Net in force at end of 1917	3,029	5,041,776	27,999 90	415	18,967 64	2,702	4,205,724	40,805 30

Risks and Premiums.	Class of Business.						
	Employers' Liability.		Guarantee.			Sickness.	
	No.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$		$	$ cts.		$ cts.
Gross in force at end of 1916	164	11,495 67	260	1,264,923	5,579 07	1,774	14,940 97
Taken in 1917—New	151	15,971 85	262	1,605,317	5,419 96	834	9,431 56
Renewed	83	5,975 69	185	831,679	3,530 67	1,535	13,723 29
Totals	398	33,443 21	707	3,701,919	14,529 70	4,143	38,095 82
Less ceased	259	20,026 75	406	1,882,544	7,602 82	2,369	21,351 48
Gross in force at end of 1917	139	13,416 46	301	1,819,375	6,926 88	1,774	16,744 34
Less reinsured	.....	42 52	.....	245,000	609 26	.....	618 75
Net in force at end of 1917	139	13,373 94	301	1,574,375	6,317 62	1,774	16,125 59

SCHEDULE A.

Description of Property.	Actual cost.	Book value.
Lot No. 1862 with buildings thereon. 55, 57 and 59 St. Maurice St., Montreal	$ 12,672 00	$ 14,195 71
Brock Avenue Property		3,891 61
Totals	$ 12,672 00	$ 18,087 32

The Dominion Gresham—*Concluded.*

Schedule B.

Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
*Dominion of Canada Victory Loan, 1937, 5½ p.c.	$ 30,000 00	$ 29,732 38	$ 29,732 38
Cities—			
Lachine, 1952, 4½ p.c.	25,000 00	25,000 00	21,250 00
*Lethbridge, 1941, 4½ p.c.	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3½ p.c.	15,000 00	14,670 00	12,900 00
*Sydney, 1923, 4 p.c.	5,000 00	4,785 00	4,600 00
*Sydney, 1932-1934, 4 p.c.	15,000 00	13,988 00	12,650 00
*Sydney, 1938, 4 p.c.	5,000 00	4,619 00	4,100 00
*Three Rivers, Que., 1958, 4½ p.c.	6,000 00	6,000 00	5,040 00
*Three Rivers, Que. (St. Maurice Bridge) 1958, 4½ p.c.	15,000 00	15,000 00	12,600 00
Three Rivers, 1958, 4½ p.c.	9,000 00	9,000 00	7,560 00
County of Haldimand, 1918 to 1929, 4 p.c.	15,192 52	14,465 97	13,287 82
School—			
*Montreal, P., 1923, 4 p.c.	13,000 00	13,000 00	12,220 00
Total, par book and market values	$ 184,692 52	$ 181,760 35	$ 161,455 20

*On deposit with Receiver General.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—R. J. HILLAS.
Vice-President and Secretary—T. E. GATY.
Principal Office—New York City.
Chief Agent in Canada—P. H. BORING.
Head Office in Canada—Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Government—			
Dom. of Canada War Loan, 1931, 5 p.c.	$ 131,000 00	$ 128,180 48	
Cities—			
Sherbrooke, 1943, 5 p.c.	15,000 00	14,700 00	
Toronto, 1948, 4 p.c.	19,953 33	16,960 33	
School—			
Toronto, R.C., 1930, 4 p.c.	32,000 00	28,160 00	
Total on deposit with Receiver General	$ 197,953 33	$ 188,000 81	
Carried out at market value			$ 188,000 81

Other Assets in Canada.

Cash at chief agency in Canada		164 91
Cash in Bank of Toronto, Montreal		141 82
Interest accrued		2,268 22
Agents' balances and premiums uncollected, viz.:—		
Accident ($616.50 on business prior to Oct. 1, 1917)	$ 12,125 36	
Automobile ($56.61 on business prior to Oct. 1, 1917)	492 00	
Burglary ($274.60 on business prior to Oct. 1, 1917)	4,518 78	
Employers' Liability	351 66	
Plate Glass ($57.15 on business prior to Oct. 1, 1917)	3,194 12	
Sickness ($731.60 on business prior to Oct. 1, 1917)	18,801 27	
Steam Boiler	6,667 44	
Net amount of Agents' balances and premiums uncollected $46,150.63 (less $14,761.29 commission)		31,389 34
Total assets in Canada		$ 221,965 10

LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—		
Accident	$ 8,062 96	
Automobile	2,704 77	
Burglary	4,257 70	
Employers' Liability	1,600 00	
Plate Glass	310 73	
Sickness	9,055 89	
Steam Boiler	20,700 00	
Total net amount of unsettled claims		$ 46,692 05

The Fidelity and Casualty—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Present value of claims payable by instalment not yet due		$ 1,950 00
Reserve of unearned premiums—		
Accident	$ 36,189 97	
Automobile	8,599 35	
Burglary	11,185 54	
Employers' Liability	4,984 14	
Plate Glass	7,285 95	
Sickness	35,962 41	
Steam Boiler	39,955 32	
Total reserve, $144,162.68; carried out at 80 per cent		115,330 14
Taxes, due and accrued		6,950 11
Total liabilities in Canada		$ 170,922 30

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Plate Glass.	Sickness.	Steam Boiler.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	81,007 67	21,896 34	22,760 46	7,774 63	14,734 23	75,545 12	31,624 11
Less reinsurance					503 31		
Less return premiums	4,625 07	3,071 04	1,333 58	728 88	3,135 20	2,815 34	5,669 62
Total deduction					3,638 51		
Net cash received	76,382 60	18,825 30	21,426 88	7,045 75	11,095 72	72,729 78	25,954 49

Net cash received for premiums for all classes of business	$	233,460 52
Total income in Canada	$	233,460 52

THE FIDELITY AND CASUALTY—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Accident.	Auto-mobile.	Burglary.	Employ-ers' Liability.	Plate Glass.	Sickness.	Steam Boiler and Fly Wheel.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	10,375 76	151 70	820 52	750 00	885 48	10,380 04	
Paid for claims occurring during the year	14,031 59	2,063 49	5,641 67	258 90	4,929 33	27,605 39	253 57
Less reinsurance		39 00			263 49		
Net payment for said claims		2,024 49			4,665 84		
Total net payment for claims	24,407 35	2,176 19	6,462 19	1,008 90	5,551 32	37,985 43	253 57

Total net payments for claims for all classes of business	$ 77,844 95
Commission and brokerage	74,174 32
Taxes	5,716 05
Salaries of officials and agents, $12,423 92; travelling expenses $2,792 30	15,216 22
Miscellaneous expenditure, viz.—Advertising, $12.70; furniture and fixtures, $30; inspections and surveys, $8,765 77; legal expenses, $14 50; petty expenses, $110.45; medical examiners' fees, $35; postage, telegrams, telephones and express, $2,566 76; printing and stationery, $108 74; rents, $2,769 49; underwriters' boards, associations, etc., $117 79; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business, $16,273 38; subscription, $7.60; exchange, $13 31;	30,825 49
Total expenditure in Canada	$ 203,777 03

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.			Burglary.		
	No.	Amount	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	3,926	23,774,138	72,865 68	142	1,478,500	7,179 46	3,505	2,302,770	21,107 35
Taken in 1917, new and renewed	4,820	33,818,683	91,036 25	493	4,796,000	28,265 30	1,559	3,009,070	26,396 93
Totals	8,746	57,592,821	163,901 93	635	6,274,500	35,444 76	5,064	5,311,840	47,504 28
Less ceased	4,976	30,484,671	91,522 00	311	3,179,500	18,246 06	2,553	2,984,970	25,150 00
Gross and net in force at end of 1917	3,770	27,108,150	72,379 93	324	3,095,000	17,198 70	2,511	2,326,870	22,354 28

The Fidelity and Casualty—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.					
	Employers' Liability.			Plate Glass.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.
Gross in force at end of 1916	426	1,701,500	7,769 78	2,405	468,284	13,216 53
Taken in 1917, new and renewed	190	2,067,000	8,761 86	681	778,997	17,528 46
Totals	616	3,768,500	16,531 64	3,086	1,247,281	30,744 99
Less ceased	306	1,895,000	7,666 99	1,601	635,980	17,202 85
Gross in force at end of 1917	310	1,873,500	8,864 65	1,485	611,301	13,542 14
Less reinsured					20,132	503 31
Net in force at end of 1917	310	1,873,500	8,864 65	1,485	591,169	13,038 83

Risks and Premiums.	Class of Business.				
	Sickness.		Steam Boiler.		
	No.	Premiums.	No.	Amount.	Premiums.
		$ cts.		$	$ cts.
Gross in force at end of 1916	2,988	67,874 29	687	11,044,602	70,250 38
Taken in 1917, new and renewed	3,774	89,873 96	222	5,114,260	42,811 54
Totals	6,762	157,748 25	909	16,158,862	113,061 92
Less ceased	3,807	85,823 43	377	4,471,500	34,162 76
Gross and net in force at end of 1917	2,955	71,924 82	532	11,687,362	78,899 16

General Business Statement for the Year ending December 31, 1917.

INCOME.

Total net cash received for premiums	$11,870,102 79
Interest and dividends	525,239 47
Rents	129,836 36
Fidelity Insurance fund	1,807 18
Agents' balances previously charged off	374 19
Suspense account	956 76
Munich Reinsurance Co. (Reserve retained under contract)	299,035 88
Gross profit on sale or maturity of bonds and stocks	10,229 95
All other income	158,427 08
Total income	$12,996,009 66

THE FIDELITY AND CASUALTY—*Continued.*

DISBURSEMENTS.

Net amount paid for claims	$ 4,649,610 39
Investigation and adjustment of claims	745,704 15
Commissions or brokerage (less amount received on return premiums and reinsurance)	2,671,948 46
Cash paid stockholders for interest or dividends	250,000 00
Salaires, travelling and all other expenses of agents not paid by commissions	564,754 76
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	569,840 24
Medical examiners' fees and salaries	7,164 09
Inspections (other than medical and claim)	375,084 05
State taxes on premiums, Insurance Department licenses and fees	182,147 11
Taxes on real estate	23,775 43
Rents	61,661 84
All other taxes licenses and fees	29,215 81
Agents' balances charged off	4,239 85
Gross decrease, by adjustment, in book value of real estate	25,000 00
Gross loss on sale or maturity of bonds	18,540 12
All other disbursements	870,842 02
Total disbursements	$11,049,528 32

LEDGER ASSETS.

Book value of real estate	$ 1,268,833 45
Premiums in course of collection	2,508,124 48
Book value of bonds and stocks	12,022,902 19
Loans secured by pledge of bonds, stocks or other collateral	33,174 89
Cash on hand, in trust companies and in banks	445,538 69
Agents' balances and sundry ledger assets	360,438 69
Total ledger assets	$16,639,012 39

NON-LEDGER ASSETS.

Reinsurance on paid claims	47,484 91
Interest due and accrued	108,976 44
Gross assets	$16,795,473 74
Deduct assets not admitted	1,718,143 12
Total admitted assets	$15,077,330 62

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 3,859,858 46
Total unearned premiums	6,062,098 16
Commissions, brokerage and other charges due or to become due to agents or brokers	458,051 88
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	19,223 10
Federal, state and other taxes due or accrued (estimated)	195,931 05
Reinsurance	6,047 26
Expenses of investigation and adjustment of unpaid claims (estimated)	60,000 00
Reserve for contingencies	750,000 00
Fidelity Insurance fund	11,934 92
Unearned premiums and balances retained under contract with Munich Reinsurance Co	60,571 30
" " " " " " " " " " Royal Exchange Ass. Corp.	14,487 56
" " " " " " " " " " London Gtee and Acct Co	18,771 28
Suspense adcount	6,668 64
All other liabilities	11,699 92
Total	$11,535,343 53
Capital stock paid in cash	1,000,000 00
Surplus beyond capital and other liabilities	2,541,987 09
Total liabilities	$15,077,330 62

The Fidelity and Casualty—*Concluded.*

EXHIBIT OF PREMIUMS.

—	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1917.
	$ cts.	$ cts.	$ cts.
Accident	2,378,084 43	2,305,806 68	1,784,569 09
Health	1,763,028 26	1,672,514 91	1,363,896 92
Liability	3,087,693 95	2,748,245 30	2,156,108 12
Plate Glass	575,569 53	520,899 29	470,950 86
Steam Boiler	731,025 50	602,077 99	1,365,002 63
Burglary and Theft	965,026 62	874,528 80	887,948 99
Fidelity	579,846 48	471,687 83	410,368 47
Fly wheel	124,874 88	112,588 63	270,320 90
Workmen's Collective	845 73	970 43	329 72
Surety	797,789 75	542,443 47	595,350 87
Auto and Teams, Property Damage and Collision	517,354 83	390,091 83	367,025 64
Workmea's Compensation	4,175,848 30	3,756,334 56	2,279,139 88

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. NORIE MILLER, J.P.

Assistant Manager and Secretary—HEDLEY C. WRIGHT.

Vice-President and General Manager—THOS. H. HALL.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. On April 26, 1916, the power of the Company was extended to include Steam Boiler insurance, under the provisions of section 81 of the Insurance Act, 1910 and on December 4, 1917 its power was further extended to include Guarantee insurance under the provisions of section 77 of the Insurance Act, 1917. Dominion license issued September 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	400,000 00
Amount paid thereon in cash	100,000 00
Amount of premium on capital stock paid in by stockholders	60,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debs. *(For details, see Schedule A.)*		$ 372,248 31
Book value of stocks *(For details, see Schedule B.)*		70,095 87
Cash at head office		225 00
Cash in Imperial Bank of Canada, Toronto		26,433 43
Balance due from officials' travelling expenses account, $159.65; General Accident Fire Corp., Ltd., Toronto, $15 38		175 03
Agents ledger balances		64 28
Total ledger assets		$ 469,241 92
Deduct market value of bonds, debs. and stocks under book value		29,044 05
		$ 440,197 87

OTHER ASSETS.

Interest accrued		7,007 19
Office furniture, fittings and engineering equipment		3,527 79
Premiums due and uncollected, viz.:—		
Accident ($474 80 on business prior to Oct. 1, 1917)	$ 4,795 14	
Automobile ($2,851.36 on business prior to Oct. 1, 1917)	15,276 68	
Employers' Liability ($1,597 08 on business prior to Oct. 1, 1917)	14,997 59	
Sickness ($270 80 on business prior to Oct. 1, 1917)	2,976 31	
Steam Boiler ($1,120.34 on business prior to Oct. 1, 1917)	7,522 30	
Total (less commission deducted)		45,568 02
Total assets		$ 496,300 87

The General Accident—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims—		
Employers' Liability claims, unadjusted	$ 33,826 20	
Employers' Liability claims, resisted, in suit (accrued in 1916)	13,600 00	
Total employers' liability claims, unsettled	$ 47,426 20	
Automobile claims, unadjusted ($573 accrued in previous years)	5,013 00	
Accident claims, unadjusted	3,809 41	
Combined Accident and Sickness claims, unadjusted	3,728 41	
Sickness claims, unadjusted	2,126 77	
Total net amount of unsettled claims		$ 62,103 79
Reserve of unearned premiums:—		
Accident	$ 23,571 47	
Combined Accident and Sickness	2,964 70	
Automobile	43,981 73	
Employers' Liability	36,645 52	
Sickness	11,528 96	
Steam Boiler	54,041 06	
Total reserve, $172,733 44; carried out at 80 per cent		138,186 75
Due and accrued for salaries, rent, etc.		5,856 96
Due General Accident of Perth		2,308 14
Due for reinsurance, $1,015 56 (less $380 30 commission)		635 26
Taxes due and accrued, License Fees, etc., $11,444 46; War Tax, $862 58		12,307 04
Total liabilities in Canada		$ 221,397 94

(2) *Liabilities in other Countries.*

Unsettled claims:—		
Accident claims, unadjusted	$ 92 01	
Automobile claims, unadjusted (accrued in previous years)	5,000 00	
Total net amount of unsettled claims		$ 5,092 01
Reserve of unearned premiums:—		
Accident	$ 297 12	
Automobile	3,296 19	
Employers' Liability	1,817 14	
Sickness	66 97	
Steam Boiler	876 00	
Total reserve $6,353 42, carried out at 80 per cent		5,082 73
Total liabilities in other countries		$ 10,174 74
Total liabilities (except capital stock) in all countries		$ 231,572 68
Excess of assets over liabilities		$ 264,728 19
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital		$ 164,728 19

The General Accident—*Continued.*

INCOME.

Premiums.	Class of Business.						
	Accident.		Combin'd Accident and Sickness.	Automobile.		Employers' Liability	
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	56,761 04	584 92	56,237 67	81,534 13	4,996 63	100,815 28	5,326 81
Less reinsurance	2,373 38					351 20	
Net cash received	54,387 66	584 92	56,237 67	81,534 13	4,996 63	100,464 08	5,326 81

Premiums.	Class of Business.			
	Sickness.		Steam Boiler.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	32,859 55	131 08	35,926 57	1,294 76
Less reinsurance	1,081 25		1,242 84	
Net cash received	31,778 30	131 08	34,683 73	1,294 76

Net cash received for premiums for all classes of business in all countries	$ 371,419 77
Cash received for interest on investments	21,270 69
Received from profit on sale of securities	7 47
Special services	2,320 93
Total income	$ 395,018 86

EXPENDITURE.

Claims.	Class of Business.					
	Accident.		Combined Accident and Sickness.	Auto-mobile.	Employers' Liability	
	In Canada.	In other countries.	In Canada.	In Canada.	In Canada.	In other countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	6,495 03	3,647 19	4,460 67	5,624 23	18,174 08	15,215 40
Paid for claims occurring during the year	18,651 30	773 08	22,876 45	24,682 83	30,472 77	
Less reinsurances	150 71	337 50				
Net payment for said claims	18,500 59	435 58				
Total net payment for claims	24,995 62	4,082 77	27,337 12	30,307 06	48,646 85	15,215 40

THE GENERAL ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Claims.	Class of Business.		
	Sickness.		Steam Boiler.
	In Canada.	In other Countries.	In Canada.
	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	2,308 34		950 00
Paid for claims occurring during the year	13,883 45	124 28	872 75
Less reinsurances	434 98		
Net payment for said claims	13,448 47		
Total net payment for claims	15,756 81	124 28	1,822 75

Total net payment for claims for all classes of business	$ 168,288 66
Commission (including commission on profits) and brokerage	98,945 38
Taxes	9,253 77
Salaries, fees and travelling expenses:—Salaries:—Head Office, $35,319.33; general and special agents, $2,500.88; fees:—Directors, $708.32; auditors, $1,125; travelling expenses, $9,387.73	49,041 26
Miscellaneous expenditure, viz.:—Advertising, $2,602.23; furniture and fixtures, $161.45; elevator inspection fees, $1,960.33; legal expenses, $736.35; medical examiners' fees, $500; postage, telegrams, telephones and express, $2,453.87; printing and stationery, $3,898.67; rents, $4,534.43; underwriters' boards, associations, etc., $985.19; sundry charges and expenses, $2,369.54	20,202 06
Total expenditure	$ 345,731 13

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916	$ 417,646 05
Amount of income as above	395,018 86
Total	$ 812,664 91
Amount of expenditure as above	345,731 13
Balance, net ledger assets, December 31, 1917, ($469,241.92, less $2,308.14 ledger liability)	$ 466,933 78

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	3,602	9,007,875	50,471 82	79	129,750	673 39	3,681	9,137,625	51,145 21
Taken in 1917—									
New	854	2,449,750	13,879 92	12	19,000	95 00	866	2,468,750	13,974 92
Renewed	3,949	11,370,150	52,420 91	91	124,750	665 00	4,040	11,494,900	53,085 91
Totals	8,405	22,827,775	116,772 65	182	273,500	1,433 39	8,587	23,101,275	118,206 04
Less ceased	5,240	13,285,875	67,454 57	99	160,750	814 14	5,339	13,446,625	68,268 71
Gross in force at end of 1917	3,165	9,541,900	49,318 08	83	112,750	619 25	3,248	9,654,650	49,937 33
Less reinsured	.....	459,750	2,175 13	....	5,000	25 00	.....	464,750	2,200 13
Net in force at end of 1917	3,165	9,082,150	47,142 95	83	107,750	594 25	3,248	9,189,900	47,737 20

THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business. Combined Accident and Sickness. In Canada.		
	No.	Amount.	Premiums.
		$	$ cts.
Gross in force at end of 1916	490	209,200	2,429 30
Taken in 1917—New	2,339	856,185	7,617 26
Renewed	3,582	2,434,450	46,191 11
Totals	6,411	3,499,835	56,237 67
Less ceased	5,916	3,279,085	53,272 97
Gross and net in force at end of 1917	495	220,750	2,964 70

Risks and Premiums.	Class of Business. Automobile.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	1,776	10,581,000	75,674 33	817	4,492,500	1,863 55	2,593	15,073,500	77,537 88
Taken in 1917—									
New	2,033	11,530,000	70,952 57	2,425	14,045,000	7,578 09	4,458	25,575,000	78,530 66
Renewed	1,313	6,760,000	55,823 45				1,313	6,760,000	55,823 45
Totals	5,122	28,871,000	202,450 35	3,242	18,537,500	9,441 64	8,364	47,408,500	211,891 99
Less ceased	2,874	16,076,000	114,741 14	1,103	6,025,000	2,849 25	3,977	22,101,000	117,590 39
Gross in force at end of 1917	2,248	12,795,000	87,709 21	2,139	12,512,500	6,592 39	4,387	25,307,500	94,301 60
Less reinsured	..	.....	39 75	.....	.....	.....	....	.....	39 75
Net in force at end of 1917	2,248	12,795,000	87,669 46	2,139	12,512,500	6,592 39	4,387	25,307,500	94,261 85

The General Accident—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	Class of Business. Employers' Liability.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	789	7,003,000	82,097 97	382	3,347,500	5,495 24	1,171	10,350,500	87,593 21
Taken in 1917—									
New	418	3,459,500	85,385 28	393	3,585,000	5,511 81	811	7,044,500	90,897 09
Renewed	432	3,864,500	41,777 58				432	3,864,500	41,777 58
Totals	1,639	14,327,000	209,260 83	775	6,932,500	11,007 05	2,414	21,259,500	220,267 88
Less ceased	912	7,944,200	137,104 75	485	4,237,500	7,899 82	1,397	12,181,700	145,004 57
Gross in force at end of 1917	727	6,382,800	72,156 08	290	2,695,000	2,107 23	1,017	9,077,800	75,263 31
Less reinsured		25,000	141 00					25,000	141 00
Net in force at end of 1917	727	6,357,800	72,015 08	290	2,695,000	3,107 23	1,017	9,052,809	75,122 31

Risks and Premiums.	Class of Business. Sickness.					
	In Canada.		In other Countries.		Total in all Countries.	
	No.	Premiums.	No.	Premiums.	No.	Premiums.
		$ cts.		$ cts.		$ cts.
Gross in force at end of 1916	1,963	24,382 47	20	163 94	1,983	24,546 41
Taken in 1917—New	613	7,693 72	1	7 00	614	7,700 72
Renewed	2,501	28,944 56	21	168 95	2,522	29,113 51
Totals	5,077	61,020 75	42	339 89	5,119	61,360 64
Less ceased	3,291	37,077 09	27	205 94	3,318	37,283 03
Gross in force at end of 1917	1,786	23,943 66	15	133 95	1,801	24,077 61
Less reinsured		885 75				885 75
Net in force at end of 1917	1,786	23,057 91	15	133 95	1,801	23,191 86

THE GENERAL ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business. Steam Boiler.								
	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	1,175	12,804,455	94,134 55	10	375,100	1,489 49	1,185	13,179,555	95,624 04
Taken in 1917, new and renewed	438	5,210,155	53,481 42	8	295,000	1,385 35	446	5,505,155	54,866 77
Totals	1,613	18,014,610	147,615 97	18	670,100	2,874 84	1,631	18,684,710	150,490 81
Less ceased	542	8,008,149	45,701 57	12	448,100	1,729 89	554	8,456,249	47,431 46
Gross in force at end of 1917	1,071	10,006,461	101,914 40	6	222,000	1,144 95	1,077	10,228,461	103,059 35
Less reinsured	.....	946,304	1,374 21	....	.....	.....	.....	946,304	1,374 21
Net in force at end of 1917	1,071	9,060,157	100,540 19	6	222,000	1,144 95	1,077	9,282,157	101,685 14

SCHEDULE A.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Cities—			
Brandon, 1952, 4½ p.c.	$ 5,000 00	$ 4,588 94	$ 4,200 00
Cranbrook, 1951, 5 p.c.	5,000 00	4,619 07	3,950 00
Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,500 00
Kamloops, 1937, 5 p.c.	5,000 00	4,846 22	4,400 00
Lethbridge, 1940, 4½ p.c.	5,000 00	5,000 00	4,050 00
Moosejaw, 1950, 4½ p.c.	2,006 63	1,923 84	1,645 43
Nanaimo, 1960 5 p.c	5,000 00	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	3,000 00	2,753 78	2,520 00
Port Arthur, 1939, 5 p.c	5,000 00	5,342 44	4,600 00
Prince Albert, 1942, 4½ p.c.	15,000 00	13,824 70	12,000 00
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
Saskatoon, 1939, 5 p.c.	5,000 00	5,257 07	4,500 00
Toronto, 1924, 4½ p.c.	10,000 00	9,907 36	9,700 00
Valleyfield, 1933, 5 p.c.	3,000 00	3,134 78	2,790 00
Winnipeg, 1925, 4 p.c.	8,000 00	7,982 53	7,360 00
Town—			
North Bay, 1938, 5 p.c.	4,912 54		4,617 79
North Bay, 1939 to 1941, 5 p.c.	17,674 98	29,372 20	16,614 48
North Bay, 1942, 5 p.c.	2,490 41		2,316 08
North Bay, 1943, 5 p.c.	5,814 93		5,407 88
Schools—			
Edmonton, 1921, 4½ p.c.	5,000 00	4,911 32	4,750 00
Verdun (La Riviere St. Pierre), 1954, 6 p.c.	15,000 00	15,570 25	15,450 00
Total on deposit with Receiver General	$ 136,899 49	$ 134,034 50	$ 123,671 66

The General Accident—*Concluded.*

Schedule A.—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

On deposit with the Imperial Bank.—	Par value.	Book value.	Market value.
Dom. of Canada Victory Loan, 1937, 5½ p.c. (10 p.c. paid)	$ 15,000 00	$ 1,500 00	$ 1,500 00
" Victory Loan, 937, 5½ p.c. (partly paid)	125,000 00	121,449 05	121,449 05
Anglo-French External Loan, 1920, 5 p.c.	10,000 00	9,746 18	9,400 00
Cities—			
Cranbrook, 1918 to 1929, 5 p.c.	3,557 61	3,557 61	3,273 00
Hamilton, 1918 to 1921, 4 p.c	4,393 70	4,393 01	4,281 70
Niagara Falls, 1930 to 1934, 5 p.c	6,509 11	6,26 53	6,248 75
Port Arthur, 1924, 4½ p.c	5,000 00	4,782 33	4,650 00
Prince Albert, 1918 to 1923, 4½ p.c	2,775 87	2,749 87	2,637 08
Revelstoke, 1927, 5 p.c.	2,000 00	1,851 32	1,820 00
Sault Ste Marie, 1936, 4½ p.c.	4,000 00	3,703 56	3,520 00
Wetaskiwin, 1918 to 1931, 5 p.c	4,765 86	4,728 00	4,432 25
Wetaskiwin, 1918 to 1960, 5 p.c	4,805 41	4,805 41	4,180 70
Towns—			
Brockville, 1918 to 1919, 4½ p.c.	1,348 96	1,348 96	1,335 48
Brampton, 1918 to 1921, 4½ p.c.	7,560 13	7,560 13	7 333 33
Indian Head, 1946, 5 p.c.	5,000 00	4,727 74	4,000 00
North Bay, 1923, 5 p.c.	2,838 43	2,698 86	2,753 28
Red Deer, 1918 to 1940, 5 p.c.	4,827 04	4,032 98	4,247 80
Red Deer, 1918 to 1927, 6 p.c.	1,475 95	1,567 34	1,446 44
St. Albert, 1918 to 1928, 5 p.c.	3,333 42	3,246 90	3,033 41
Valleyfield, 1933, 5 p.c.	2,000 00	2,089 81	1,860 00
Municipality of Strathcona, 1918-1921, 5 p.c.	1,600 00	1,600 00	1,568 00
Schools—			
Moosejaw, 1918, 4½ p.c.	1,000 00	991 49	980 00
Moosejaw, 1919, 4½ p.c.	4,000 00	3,966 00	3,880 00
Strathcona, 1918-1939, 5 p.c	3,666 72	3,703 73	3,30 06
Miscellaneous—			
Canada Landed and Natl. Investment Co., 1918, 4½ p.c.	10,000 00	10,000 00	10,000 00
Canada Landed and Natl. Investment Co., 1919, 5½ p.c.	10,000 00	10,000 00	10,000 00
Colonial Investment and Loan Company, 1919, 5 p.c.	10,000 00	10,000 00	10 000 00
Canadian Pacific Ry. Note Certificates, 1925 or earlier, 6 p.c.	1,440 00	1,152 00	1,483 20
Total par, book and market values...	$ 394,797 70	$ 372,248 31	$ 358,395 13

Schedule B.

Stocks, viz.:—	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock	$ 16,250 00	$ 31,950 12	$ 23,725 00
72 shares C.P.R. stock	7,200 00	12,514 75	9,720 00
116 shares Imperial Bank stock	11,600 00	25,631 00	21,460 00
Total par, book and market values	$ 35,050 00	$ 70,095 87	$ 54,905 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ROBERT NESS.
Vice-President—L. A. LAVALLEE, K.C.
Manager—R. A. LEDUC.
Secretary—BARON JOSEPH D'HALEWYN.
Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital stock authorized	$ 500,000 00
Amount subscribed	103,800 00
Amount paid in cash	62,275 00
Amount of premium on capital stock paid in by stockholders	1,938 50

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount of loan secured by bonds, viz.:—

	Par value.	Market value.	Amount Loaned.
City of St. Hyacinthe, 1929, 5½ p.c.	$ 10,000 00	$ 9,800 00	$ 10,000 00
Town of Louiseville, Que, 1952, 5½ p.c.	5,000 00	4,650 00	
Totals	$ 15,000 00	$ 14,450 00	$ 10,000 00

Bonds and debs. owned:—

On deposit with Receiver General—

	Par value.	Book value.	Market value
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.	$ 5,000 00	$ 5,175 50	$ 4,900 00
Village of Cartierville, 1942, 5 p.c.	5,000 00	4,906 00	4,800 00
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.	5,000 00	5,000 00	4,400 00
Municipality Scolaire de St. Jean de la Croix, 1938, 5 p.c.	11,000 00	11,000 00	9,900 00
Total on deposit with Receiver General	$ 26,000 00	$ 26,081 50	$ 24,000 00
Held by the Company—			
Dom. of Canada, Victory Loan, (10 p.c. of subscript on) 1922, 5½ p.c.	1,000 00	1,000 00	1,000 00
Quebec Railway, Light, Heat and Power Co., Ltd., (1st mtge.) 1939 5 p.c.	7,000 00	4,307 50	4,970 00
Total par, book and market values	$ 34,000 00	$ 31,389 00	$ 29,970 00

Carried out at book value	$ 31,389 00
Cash at head office	346 50
Cash in Bank of Hochelaga, Montreal	13,191 70
Total ledger assets	$ 44,927 20
Deduct market value of bonds and debentures under book value	1,419 00
	$ 43,508 20

OTHER ASSETS.

Interest due, $175; accrued, $796.24	971 24
Net premiums due and uncollected ($240.63 on business prior to Oct. 1, 1917)	6,491 62
Office furniture, $2,322.60; medical fees, $5.50	2,328 10
Total assets	$ 53,299 16

The General Animals—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of live stock claims, unadjusted		$ 3,176 00
Reserve of unearned premiums, $21,820.37; carried out at 80 per cent		17,456 30
Taxes due and accrued		261 44
Reinsurance premiums, due		137 90
Total liabilities in Canada		$ 21,031 64

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, $4.88; carried out at 80 per cent		$ 3 90
Total liabilities in other countries		$ 3 90
Total liabilities in all countries (except capital stock)		$ 21,035 54
Surplus of assets over liabilities		$ 32,263 62
Capital stock paid in cash		62,275 00

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 72,762 43	$ 217 82	
Deduct reinsurances, $1,698.04; return premiums, $11,921.52	13,601 16	18 40	
Net cash received for said premiums	$ 59,161 27	$ 199 42	
Total net cash received for live stock premiums in all countries			$ 59,360 69
Received for interest			1,919 61
Total			$ 61,280 30
Received for calls on capital			415 00
Total income			$ 61,695 30

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 1,760 35	
Amount paid for claims occurring during the year	$ 27,277 84	
Deduct reinsurances	255 16	
Net amount paid for said claims	$ 27,022 68	
Total net amount paid for live stock claims		$ 28,783 03
Commission or brokerage		19,542 22
Paid for salaries of officials, $726.68; do., of agents, $362 59; directors' fees, $699.96; auditors' fees, $150; travelling expenses, $270.06		2,209 29
Taxes		2,456 92
Miscellaneous expenditure, viz.: Printing and stationery, $432.41; furniture and fixtures, $32.75; advertising, $88.20; sundry expenses, $311.61; postage, telegrams, telephone and express, $49.46; rent, $480; legal expenses, $532.65; collection and exchange, $4.05; medical examiners' fees, $37		1,968 13
Total expenditure		$ 54,959 59

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$ 38,191 49
Amount of income as above	61,695 30
Total	$ 99,886 79
Amount of expenditure as above	54,959 59
Balance, net ledger assets, at December 31, 1917	$ 44,927 20

THE GENERAL ANIMALS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	1,620	556,049	38,023 91	4	802	78 20	1,624	556,851	38,102 11
Taken in 1917, new and renewed	2,479	1,399,201	75,194 27	24	20,295	264 57	2,503	1,419,496	75,458 84
Totals	4,099	1,955,250	113,218 18	28	21,097	342 77	4,127	1,976,347	113,560 95
Less ceased	2,470	1,262,419	67,579 29	26	20,947	333 02	2,496	1,283,366	67,912 31
Gross in force at end of 1917	1,629	692,831	45,638 89	2	150	9 75	1,631	692,981	45,648 64
Less reinsured	.....	23,878	1,363 54	.....	.....	.....	.....	23,878	1,363 54
Net in force at end of 1917	1,629	668,953	44,275 35	2	150	9 75	1,631	669,103	44,285 10

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President and Managing Director—HENRY E. RAWLINGS.

Vice-President—WM. McMASTER.

Secretary—RICHARD B. SCOTT.

Head Office—285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. In 1913 the above Acts were consolidated and amended by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized	$ 1,600,000 00
Amount subscribed	668,600 00
Amount paid in cash	304,600 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (*For details, see Schedule A.*)		$ 342,650 00
Book value of bonds and debs (*For details, see Schedule B*)		604,476 13
Book value of stocks (*For details, see Schedule C*)		947,190 36
Cash on hand at head office and branch offices		1,740 32
Cash in banks or trust companies, viz.:—		
Dominion Bank, Montreal: current account, $1,648.54; at interest: Montreal $10,000; Toronto, $6,012.50	$ 17,661 04	
Chase National Bank, New York	79,691 15	
Bank of Montreal, Montreal: current account	12,671 08	
Bank of Montreal, Chicago	5,471 03	
National Bank of Kentucky, Louisville, Ky	3,080 98	
Bank of Buffalo, N.Y.	4,082 37	
Standard Bank of Canada, Toronto: at interest	10,479 49	
Union Trust Co., Pittsburg, Pa	12,745 48	
Philadelphia Trust Co., Philadelphia	20,572 50	
Central National Bank, Philadelphia	6,237 25	
New England Trust Co., Boston	10,000 00	
Commercial Trust Co., Philadelphia	5,000 00	
Franklin National Bank, Philadelphia	5,000 00	
Continental and Commercial Trusts and Savings Bank, Chicago	10,000 00	
Beacon Trust Co., Boston	10,000 00	
Bank of Montreal, Winnipeg: current account	3,087 23	
Total cash in banks or trust companies		215,779 60
This Company's equity in funds held by New York Excise Committee		36,332 62
Total ledger assets		$ 2,148,169 03
Deduct market value of bonds, debentures and stocks under book value		31,309 74
		$ 2,116,859 29

OTHER ASSETS.

Interest due, $701.61; accrued, $6,771.33	7,472 94
Gross premiums due and uncollected ($3,644.62 was on business prior to Oct. 1, 1917)	23,308 63
Office furniture and fixtures, including safes at head office and branches	6,731 40
Total assets	$ 2,159,372 26

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted	$ 1,213 00	
Net amount of guarantee claims, resisted, in suit	10,000 00	
Total net amount of unsettled claims (of which $10,000 accrued in previous years)		$ 11,213 00
Reserve of unearned premiums, $37,095; carried out at 80 per cent		29,676 00
Cash dividends to stockholders, remaining unpaid, declared Dec. 12, 1917		13,707 00
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated)		4,293 00
Taxed due and accrued (estimated)		1,000 00
Contingencies and surplus reinsurance reserve		125,000 00
Total liabilities in Canada		$ 184,889 00

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted ($3,719 accrued in previous years)		$ 13,354 00
Reserve of unearned premiums, $152,691.87; carried out at 80 per cent		122,153 50
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated)		1,500 00
Taxes due and accrued (estimated)		4,500 00
Total liabilities in other countries		$ 141,507 50
Total liabilities (except capital stock) in all countries		$ 326,396 50
Excess of assets over liabilities		$ 1,832,975 76
Capital stock paid in cash		304,600 00
Surplus over liabilities and capital		$ 1,528,375 76

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums	$ 83,620 70	$ 313,802 18	
Deduct reinsurances, $36,260.45, return premiums, $29,684.83.	13,782 38	52,162 90	
Net cash received for premiums	$ 69,838 32	$ 261,639 28	
Total net cash received for premiums in all countries			$ 331,477 60
Received for interest and dividends			95,826 97
Total			$ 427,304 57
Less loss on building operation			2,747 77
Total income			$ 424,556 80

EXPENDITURE.

	In Canada.	In other Countries	
Net amount paid for claims occurring in previous years	$ 2,025 73	$ 10,031 59	
Amount paid for claims occurring during the year	$ 14,876 58	$ 32,554 04	
Deduct recoveries and reinsurances	10,882 52	6,182 05	
Net amount paid for said claims	$ 3,994 06	$ 26,371 99	
Total net amount paid for guarantee claims	$ 6,019 79	$ 36,403 58	
Total net amount paid for claims in all countries			$ 42,423 37
Amount of dividends paid during the year at 12 per cent			36,552 00
Commission on brokerage			43,994 15
Paid for: salaries of officials, $55,189.17; salaries of agents, $28,971.63; directors' fees, $11,350; auditors' fees, $800; travelling expenses, $1,804.23; inspection expenses, $3,549.18			101,664 21
Taxes			7,479 21
Miscellaneous expenditure, viz.: Advertising, $2,764.50; rent, $10,682.41; postage, telephone, express, telegrams, etc., $7,695.28; printing and stationery, $5,719.89; legal expenses, $2,961.42; office furniture and fixtures, $423.90; office expenses, $2,637.27; adjustment of claims, $3,045.93; benevolence acct., $9,095.20; trustees' fees, $191.18; war tax stamps, $260.16			45,477 14
Total expenditure			$ 277,590 08

The Guarantee Company of North America—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1916		$ 2,004,719 81
Amount of cash income as above		424,556 80
Amount of appreciation in matured bonds		62 50
Total		$ 2,429,339 11
Amount of cash expenditure as above	$277,590 08	
Amount written off matured bonds	3,580 00	
		281,170 08
Balance, net ledger assets, December 31, 1917		$ 2,148,169 03

SUMMARY OF RISKS AND PREMIUMS

Guarantee Risks.	Class of Business.					
	In Canada		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts
Gross in force at end of 1916	25,566,032	66,918 52	90,883,786	223,416 63	116,449,818	290,335 15
Taken in 1917—New	11,645,933	28,451 97	51,339,738	172,918 47	62,985,671	201,370 44
Renewed	23,443,213	57,782 63	79,462,167	156,208 90	102,905,380	213,991 53
Totals	60,655,178	153,153 12	221,685,691	552,544 00	282,340,869	705,697 12
Less ceased	32,232,977	74,902 05	116,286,675	247,053 05	148,519,652	321,955 10
Gross in force at end of 1917	28,422,201	78,251 07	105,399 016	305,490 95	133,821,217	383,742 02
Less reinsured	1,065,165	4,887 37	12,737,177	28,724 79	13,802,342	33,612 16
Net in force at end of 1917	27,357,036	73,363 70	92,661,839	276,766 16	120,018,875	350,129 86

Schedule A.

Real Estate owned by Company:

	Actual cost.	Book value.	Market value.
Head Office and adjoining building Beaver Hall Hill, Montreal	$ 296,687 02	$ 340,000 00	$ 383,450 00
Lots 23 and 24, Bl. 9, Park and McCartney's Subdiv., Chicago	2,500 00	850 09	2,200 00
House and Lot, Woodlawn Ave., Buffalo, N.Y.	4,298 00	1,800 00	3,600 00
Totals	$ 303,485 02	$ 342,650 00	$ 389,250 00

Schedule B.

Bonds and debs. owned by the company, viz:—

On deposit with Receiver General.

City—	Par value.	Book value.	Market value.
Montreal, 1939, 3½ p.c.	$ 5,000 00	$ 4,407 00	$ 4,000 00
Montreal, 1921, 4 p.c.	25,500 00	25,665 00	24,480 00
Montreal, 1925, 4 p.c.	5,000 00	5,150 00	4,650 00
Montreal, corp. stock, 1925, 4 p.c.	10,000 00	10,000 00	9,300 00
Schools—			
Montreal P.S., 1942, 4 p.c.	10,000 00	9,417 00	8,400 00
Winnipeg, S.D. No. 1, 1935, 4 p.c.	10,000 00	9,975 00	8,600 00
Total on deposit with Receiver General	$ 65,500 00	$ 64,614 00	$ 59,430 00
Held by the company, viz:—			
Governments—			
Dominion of Canada War Loan, 1925, 5 p.c.	50,000 00	48,750 00	49,500 00
Dominion of Canada War Loan, 1931, 5 p.c.	50,000 00	48,750 00	49,500 00
Dominion of Canada, Victory Loan, (partly paid), 1937, 5½ p.c.	100,000 00	54,554 00	54,554 00

The Guarantee Company of North America—*Concluded.*

Schedule B—*Concluded.*

Bonds and debs. owned by the company, viz.—*Concluded.*

Held by the company, viz.—Concluded.

Governments—Concluded.	Par value.	Book value.	Market value.
†Prov. of Manitoba, 1935, 4 p.c.	$ 20,000 00	$ 20,600 00	$ 17,200 00
*United States Liberty Loan, 1942, 4 p.c.	57,700 00	57,700 00	57,700 00
Cities—			
Montreal, 1939, 3½ p.c.	2,000 00	1,762 80	1,600 00
Montreal Corp. stock, 1921, 4 p.c.	1,100 00	1,100 00	1,046 00
Montreal Corp. stock, 1925, 4 p.c.	400 00	400 00	372 00
Montreal Corp. stock, 1927, 4 p.c.	30,300 00	30,703 50	27,876 00
‡New York, 1960, 4½ p.c.	42,000 00	41,592 50	41,592 50
‡New York, 1962, 4½ p.c.	24,000 00	23,598 75	23,598 75
‡New York, 1964, 4½ p.c.	34,000 00	33,436 25	33,436 25
‡New York, 1966, 4½ p.c.	10,000 00	9,831 25	9,831 25
‡New York, 1930/1960, 4¼ p.c.	100,000 00	100,833 08	105,000 00
§Richmond, Va., 1920, 4 p.c.	500 00	525 00	500 00
§Richmond, Va., 1924, 4 p.c.	14,000 00	14,700 00	14,000 00
§Richmond, Va., 1926, 4 p.c.	1,500 00	1,520 00	1,500 00
Toronto, 1948, 4½ p.c.	10,000 00	9,300 00	9,300 00
Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	10,800 00
Winnipeg, 1920, 4 p.c.	15,000 00	15,000 00	14,400 00
Railway—			
Lake Champlain and St. Lawrence Junction Ry., (g'teed as to interest by C.P.R.), 1940, 4 p.c.	5,000 00	4,500 00	3,950 00
Miscellaneous—			
Montreal Board of Trade, 2nd Mtge, 1923, 5 p.c.	2,500 00	1,625 00	2,300 00
Montreal Harbour, 1918, 4 p.c.	7,000 00	7,140 00	6,860 00
Total par, book and market values	$ 654,500 00	$ 604,476 13	$ 595,846 75

Schedule C.

Stocks owned by the Company.			Par value.	Book value.	Market value.
250	shares	Montreal Tramways Co. (5 p.c. deb. stock)..,—	$ 25,000 00	$ 16,042 50	$ 19,500 00
220	"	Toronto Ry. Co.	22,000 00	29,948 75	12,980 00
1,491	"	U.S. Guarantee Company	149,100 00	164,010 00	223,650 00
800	"	Western Union Telegraph Co.	80,000 00	68,463 00	67,200 00
2,032	"	Bell Telephone Co. of Canada	203,200 00	247,019 00	264,160 00
700	"	Mackay Companies Prefd.	70,000 00	49,968 75	42,700 00
256	"	Bank of Montreal	25,600 00	61,861 29	53,248 00
1,100	"	Pennsylvania R.R. Co.	55,000 00	70,308 72	51,150 00
116	"	Merchants Banks of Canada	11,600 00	18,117 00	19,372 00
250	"	Great Northern Ry. Co., Prefd. (80 p.c. pd)	25,000 00	29,986 55	22,750 00
400	"	Molsons Bank	40,000 00	82,577 00	71,600 00
100	"	Chicago, Milwaukee and St. Paul R.R. Co.	10,000 00	12,552 00	4,200 00
1,500	"	Montreal Telegraph Co.	60,000 00	96,335 80	72,000 00
Total par, book and market values			$ 776,500 00	$ 947,190 36	$ 924,510 00

†On deposit with Quebec Government. *$7,700 with Company's custodians, New York; $50,000 with Chase National Bank, New York. ‡On deposit with New York Insurance Dept. §On deposit with Virginia.

THE GUARDIAN INSURANCE COMPANY OF CANADA.

(Formerly the Guardian Accident and Guarantee Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—K. W. BLACKWELL.

Vice-President.—D FORBES ANGUS.

Managing Director—H. M. LAMBERT.

Secretary—JOHN GOOD.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911. On Nov. 17, 1917 the power of the company was extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. Dominion license issued November 17, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 1,000,000 00
Amount paid in cash	375,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Book value of bonds and debs. (For *details, see Schedule A.*)		$ 301,193 24
Cash at head office		11 19
Cash in Bank of Nova Scotia		156,211 86
Due by Guardian Ass. Co. (net)		1,731 38
Total ledger assets		$ 459,147 67
Deduct market value of bonds, debentures, etc., under book value		41,784 69
		417,362 98

OTHER ASSETS.

Interest accrued		$ 4,249 13
Gross premiums due and uncollected—		
Accident ($234.75 on business prior to Oct. 1, 1917)	4,070 92	
Automobile ($787.59 on business prior to Oct. 1, 1917)	4,278 02	
Burglary ($353.37 on business prior to Oct. 1, 1917)	3,172 92	
Employers' Liability ($549.09 on business prior to Oct. 1, 1917)	27,444 60	
Guarantee ($160.90 on business prior to Oct. 1, 1917)	3,279 71	
Plate Glass ($864.91 on business prior to Oct. 1, 1917)	2,849 28	
Sickness ($90.50 on business prior to Oct. 1, 1917)	1,570 28	
Total, $46,665.73 (less commission, $11,666.43)		34,999 30
Due by Guardian Assurance Co., underwriting losses on operations of 1916 and 1917		3,154 85
Total assests		$ 459,766 26

THE GUARDIAN INSURANCE—*Continued.*

LIABILITIES.

Amount of unsettled claims:—		
Accident, adjusted and unpaid		$ 2,066 06
Automobile, adjusted bu' unpaid		6,147 87
Burglary, adjusted and unpaid		730 70
Employers' Liability, adjusted and unpaid	$ 10,741 88	
Employers' Liability, re isted, in suit	1,625 00	
Total unsettled Employers' liability claims ($2,249.01 accrued in previous years)		12,366 88
Guarantee, adjusted and unpaid	$ 122 75	
Guarantee, resisted in suit	4,000 00	
Total unse'tled guarantee claims ($3,787 accrued in previous years)		4,122 75
Plate Glass, adjusted nd unpaid ($110 accrued in previous years)		2,469 96
Sickness, adjusted and unpaid		187 50
Total net amount of unsettled claims		$ 28,091 72
Reserve of unearned premiums:—		
Accident		$ 6,737 57
Automobile		19,779 74
Burglary		5,186 70
Employers' Liability		16,420 72
Guarantee		5,156 85
Plate Glass		7,001 44
Sickness		3,454 24
Total, $63,737.26; carried out at 80 per cent		50,989 80
Taxes due and accrued		2,000 00
Due and accrued for salaries, rent, etc		5,370 01
Due reinsuring companies (less commission)		7,028 33
Total liabilities (not including capital stock)		$ 93,479 86
Excess of assets over liabilities		$ 366,286 40
Capital stock paid in cash		375,000 00

INCOME.

Premiums.	Class of Business.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	19,450 72	53,347 59	10,955 39	96,585 94	12,551 25	14,417 85	10,594 02
Less reinsurance	1,178 80	134 14	222 13	12,264 29	2,498 86	191 05	611 05
Less return premiums	3,847 44	11,239 33	1,761 14	15,385 54	1,392 43	3,169 06	2,104 43
Total deduction	5,026 24	11,373 47	1,983 27	27,649 83	3,891 29	3,360 11	2,715 48
Net cash received	14,424 48	41,974 12	8,972 12	68,936 11	8,659 96	11,057 74	7,878 54

Net cash received for premiums for all classes of business		$ 161,903 07
Profit on sale of securities		21 28
Cash received for interest on investments		13,381 86
Total		$ 175,306 21
Received for calls on capital		125,000 00
Total income		$ 300,306 21

THE GUARDIAN INSURANCE—*Continued.*

EXPENDITURE.

Claims.	Class of Business.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts	$ cts	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	3,887 37	2,326 64	.....	12,840 56	104 87	205 23	718 50
Paid for claims occurring during the year	3,687 16	11,495 43	2,692 36	27,436 08	6,024 97	3,576 33	2,424 77
Less savings and salvage						55 50	
Less reinsurance	14 28	76 66		4,113 70			171 96
Net payment for said claims	3,672 88	11,418 77		23,322 38		3,520 83	2,252 81
Total net payment for claims	7,560 25	13,745 41	2,692 36	36,162 94	6,129 84	3,726 06	2,971 31

Total net payments for claims for all classes of business	$ 72,988 17
Commission and brokerage	38,525 81
Taxes	4,007 60
Salaries, fees and travelling expenses:—salaries of officials, $14,160.23; fees:—directors, $3,750.00; auditors, $250.00; travelling expenses, $1,415.46	19,575 69
Miscellaneous expenditure, viz.:—Advertising, $1,226.44; elevator inspection, $265.50; furniture and fixtures, $28.95; tariff expenses, $429.10; claim adjusting expenses, $340.65; sundries, $3.17; payroll audit, $67.25; postage, telegrams, telephones and express, $1,499.27; printing and stationery, $2,429.06; rents, $1,671.82; extension of powers, $1,000; house and office, $1,021.96; bank charges, $108.10	10,091 27
Total expenditure	$ 145,188 54

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$ 304,030 00
Amount of income as above	300,306 21
Total	$ 604,336 21
Amount of expenditure and ledger assets as above	145,188 54
Balance net ledger assets, at December 31, 1917	$ 459,147 67

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business				
	Accident.		Burglary.		Automobile. (Excluding Fire Risk.)
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.
Gross in force at end of 1916	2,477,633	14,241 05	748,950	4,728 27	15,111 61
Taken in 1917, new and renewed	3,666,416	20,446 11	2,656,617	12,790 53	55,411 62
Totals	6,144,049	34,687 16	3,405,567	17,518 80	70,523 23
Less ceased	3,195,933	19,755 93	918,920	6,474 16	30,871 53
Gross in force at end of 1917	2,948,116	14,931 23	2,486,647	11,044 64	39,651 70
Less reinsured	329,333	1,456 10	83,333	700 33	92 23
Net in force at end of 1917	2,618,783	13,475 13	2,403,314	10,344 31	39,559 47

THE GUARDIAN INSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.				
	Employers' Liability.	Guarantee.		Plate Glass.	Sickness.
	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	$ cts.	$	cts.	$ cts.	$ cts.
Gross in force at end of 1916	33 877 45	4,1 6,426	13,067 07	10,023 42	6,820 63
Taken in 1917, new and renewed	111,742 21	3,724,439	14,476 06	15,129 14	10,575 55
Totals	145,619 66	7,910,865	27,543 13	25,153 3	17,396 18
Less ceased	109,895 46	4,581,057	14,192 22	11,111 94	9,923 15
Gross in force at end of 1917	35,724 20	3,329,808	13,350 91	14,041 42	7,473 03
Less reinsured	3,132 00	847,524	3,037 22	228 89	564 54
Net in force at end of 1917	32,592 20	2,482,284	10,313 69	13,812 53	6,908 49

SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

Cities—	Par value.	Book value.	Market value.
Calgary, 1921, 4 p.c.	$ 5,000 00	$ 4,775 00	$ 4,650 00
Fort William, 1931, 4½ p.c.	19,953 33	19,953 33	17,958 00
Lachine, 1951, 4½ p.c.	25,000 00	25,467 50	21,250 00
New Westminster, 1958, 5 p.c.	15,000 00	16,074 00	12,750 00
Victoria, 1961, 4 p.c.	24,333 33	23,693 36	18,250 00
Winnipeg, 1919, 4 p.c.	4,000 00	3,936 40	3,880 00
Town—			
Masionneuve, 1951, 4½ p.c.	29,200 00	29,886 20	23,944 00
Schools—			
Maisonneuve, 1951, 4½ p.c.	25,000 00	25,000 00	20,000 00
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.	30,000 00	32,772 00	26,400 00
Total on deposit with Receiver General	$ 177,486 66	$ 181,557 79	$ 149,082 00

Held by the Company.

Dominion of Canada Victory Loan (10 p.c. of subscription) 1937, 5½ p.c.	15,000 00	15,000 00	15,000 00
Cities—			
Brandon, 1952, 4½ p.c.	5,000 00	4,569 50	4,200 00
Calgary, 1933, 4½ p.c.	5,000 00	4,650 00	4,350 00
London, 1939, 4 p.c.	7,000 00	6,855 80	6,020 00
London, 1940, 4 p.c.	3,000 00	2,937 00	2,580 00
Port Arthur, 1931, 4½ p.c.	4,866 66	4,324 03	4,331 33
Toronto, 1936, 4 p.c.	9,733 20	9,299 22	8,565 22
Welland, 1943, 5 p.c.	5,000 00	4,812 00	4,800 00
Westmount, 1955, 4½ p.c.	10,000 00	9,291 00	9,100 00
Winnipeg, 1919, 4 p.c.	1,000 00	984 10	970 00
Schools—			
Dorval, 1932, 5 p.c.	7,000 00	7,224 00	6,370 00
Hochelaga, 1950, 4½ p.c.	17,000 00	17,170 00	14,450 00
Longue Pointe, 1952, 5 p.c.	3,000 00	3,133 80	2,640 00
Montreal, P., 1939, 4 p.c.	15,000 00	14,700 00	12,750 00
St. Jean de la Croix, 1951, 5 p.c.	5,000 00	4,835 00	4,400 00
Westmount, 1931, 5 p.c.	8,000 00	7,880 00	7,840 00
Westmount, 1933, 5 p.c.	2,000 00	1,970 00	1,960 00
Total par, book and market values	$ 300,086 52	$ 301,193 24	$ 259,408 55

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—CHAS. S. BLAKE.
Secretary—W. R. C. CORSON.
Principal Office—Hartford, Conn.
Chief Agent in Canada—H. N. ROBERTS.
Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bond on deposit with Receiver General:—			
Commonwealth of Massachusetts, 1941, 3 p.c.	$ 45,000 00	$ 39,600 00	
Carried out at market value			$ 39,600 00

Other Assets in Canada.

Interest accrued	675 00
Total assets in Canada	$ 40,275 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums	$ 1,200 00
Cash received for interest on deposit with Receiver General	1,350 00
Total income in Canada	$ 2,550 00

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 15,000 00
Total expenditure in Canada	$ 15,000 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 90,000 00
Mortgage loans on real estate, first liens	1,544,400 00
Book value of bonds and stocks	4,783,104 69
Cash on hand, in trust companies and in banks	387,950 61
Cash in course of transmission	16,391 15
Gross premiums in course of collection	453,030 13
Total ledger assets	$ 7,274,876 58

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

The Hartford Steam Boiler—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 104,020 74
Gross assets	$ 7,378,897 32
Deduct assets not admitted	252,313 08
Total admitted assets	$ 7,126,584 24

LIABILITIES.

Total unpaid claims	$ 122,761 60
Unearned premiums	3,013,990 80
Commission, brokerage and other charges due or to become due to agents or brokers	82,919 03
Federal, state and other taxes due or accrued (estimated)	220,000 00
Special and contingent reserve	27,117 95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000 00
Total liabilities, except capital stock	$ 3,470,789 38
Capital stock paid up	2,000,000 00
Surplus over all liabilities	1,655,794 86
Total liabilities	$ 7,126,584 24

INCOME.

Total net cash received for premiums	$ 2,034,626 27
Interest and dividends	291,208 67
Rents	15,572 92
Inspections	74,799 65
Total cash income	$ 2,416,207 51

DISBURSEMENTS.

Net amount paid for claims	$ 180,663 04
Investigation and adjustment of claims	1,185 09
Commission or brokerage	324,529 59
Interest or dividends to stockholders	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	80,894 01
Salaries, travelling and other expenses of agents not paid by commission	318,044 66
Inspections, other than medical and claim	597,986 32
Rents	11,000 00
Taxes on real estate	3,382 50
State taxes on premiums, Insurance Department licenses and fees	40,970 07
All other licence, fees and taxes	127,207 89
Gross loss on sale or maturity of bonds	25,643 37
All other disbursements	90,818 60
Total disbursements	$ 2,002,325 14

EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
Premiums written or renewed during the year	$ 2,190,233 96	$ 165,766 82
Premiums on risks terminated during the year	1,705,959 79	97,864 23
Net premiums in force at December 31, 1917	5,313,761 50	353,876 33

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—HERBERT C. COX.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLANS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, and on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section. Commenced business in Canada July 1, 1905.)

CAPITAL.

Amount of joint stock authorized and subscribed	$ 1,000,000 00
Amount paid in cash	200,000 00
Amount of premium on capital stock paid in by stockholders	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company. (*For details, see Schedule A.*)		$ 2,365 03
Amount secured by way of loans on real estate, by bond or mortgage, first liens		9,000 00
Book value of bonds and debs. (*For details, see Schedule B.*)		341,314 05
Cash at head office		2,177 81
Cash in banks and loan companies, viz.:—		
Central Canada Loan and Savings Co., Toronto (on interest)	$ 8,656 48	
Toronto Savings and Loan Co., Peterborough (on interest)	52,795 82	
Bank of Nova Scotia, Toronto (not on interest)	11,137 42	
Merchants Bank of Canada, Winnipeg (not on interest)	500 00	
Total cash in banks and loan companies		73,089 72
Deposit with Glass Underwriters' Association		100 00
Total ledger assets		$ 428,046 61
Deduct market value of real estate, bonds and debentures under book value		4,529 30
		$ 423,517 31

OTHER ASSETS.

Interest due, $165; accrued, $2,042.14		2,207 14
Premiums due and uncollected, viz.:—		
Accident ($5,255.55 on business prior to Oct. 1, 1917)	$ 32,796 06	
Automobile, including Fire Risk ($89.38 on business prior to Oct. 1, 1917)	2,257 46	
Automobile, excluding Fire Risk ($246.27 on business prior to Oct. 1, 1916)	3,634 95	
Elevator Liability	165 70	
Guarantee, ($2,351.65 on business prior to Oct. 1, 1917)	6,699 23	
Plate Glass ($211.27 on business prior to Oct. 1, 1917)	1,284 19	
Sickness ($708.02 on business prior to Oct. 1, 1917)	6,268 27	
Total ($53,105.86 less $10,621.17 commission)		42,484 69
Agents' balances		7,584 36
Office furniture (less depreciation)		4,240 08
Total assets		$ 480,033 58

The Imperial Guarantee and Accident—*Continued.*

LIABILITIES.

Unsettled claims, viz.:—		
Accident, unadjusted	$ 27,514 00	
Accident, resisted, in suit	6,000 00	
Automobile (including Fire Risk), unadjusted	683 00	
Automobile (excluding Fire Risk), unadjusted	2,332 00	
Guarantee, unadjusted	5,900 00	
Plate Glass, unadjusted	293 76	
Sickness, unadjusted	9,388 14	
Total net amount of unsettled claims		$ 52,110 90
Reserve of unearned premiums:—		
Accident	$ 57,603 32	
Automobile (including Fire Risk)	6,178 28	
Automobile (excluding Fire Risk)	11,334 26	
Elevator Liability	1,938 42	
Guarantee	17,428 45	
Plate Glass	3,163 26	
Sickness	31,868 73	
Total reserve, $129,514.72; carried out at 80 per cent		103,611 78
Dividends to stockholders, remaining unpaid		8,000 00
Due and accrued for rent and other expenses		825 00
Provincial, municipal and other taxes, due and accrued		2,675 00
Contingent reserve		25,000 00
Total liabilities (except capital stock)		$ 192,222 68
Excess of assets over liabilities		$ 287,810 90
Capital srock paid in cash		200,000 00
Surplus over liabilities and capital		$ 87,810 90

INCOME.

Premiums.	Class of Business.						
	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Elevator Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	137,699 94	12,817 77	28,607 31	1,816 21	48,721 88	4,851 15	73,723 70
Less reinsurance	9,854 70	1,358 16			4,136 91		
Less return premiums	1,298 85	577 58	2,231 53		4,193 11	67 88	268 13
Total deduction	11,153 55	1,935 74			8,330 02		
Net cash received	126,546 39	10,882 03	26,375 78	1,816 21	40,391 86	4,783 27	73,455 57

Net cash received for all classes of business	$	284,251 11
Cash received for interest on investments		18,991 78
Total income	$	303,242 89

The Imperial Guarantee and Accident—*Continued.*

EXPENDITURE.

Claims.	Class of Business. Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	14,436 75		1,435 55	4,669 72	341 34	6,231 71
Paid for claims occurring during the year	37,820 18	6,532 70	8,592 28	12,350 45	2,043 55	27,657 81
Less savings, salvage and reinsurance	3,558 05	791 36	374 53	5,094 02	15 27	959 63
Net payment for said claims	34,262 13		8,217 75	7,256 43	2,028 28	26,698 18
Total net payment for claims	48,698 88	5,741 34	9,653 30	11,926 15	2,369 62	32,929 89

Total net payments for claims for all classes of business	$	111,319 18
Dividends paid stockholders		16,000 00
Commission and brokerage		78,503 61
Taxes		7,941 41
Salaries, fees and travelling expenses: Salaries of: officials, $26,650.83; agents, $6,150; Fees: directors, $4,290; auditors, $350; travelling expenses, $3,011.10		40,451 93
Miscellaneous expenditure, viz.- Advertising, $3,696 23; postage, telegrams, telephones and express, $2,886.88; printing and stationery, $4,461 04; rents, $5,422 42; sundry expenses, $2,446.56; furniture and fixtures, $463.70; legal fees, $401.87; total, $19,778.67, less $613.22 reserved on agents' accounts		19,165 45
Total expenditure	$	273,381 58

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$	398,185 30
Amount of cash income as above		303,242 89
Total	$	701,428 19
Amount of cash expenditure as above		273,381 58
Balance, net ledger assets at December 31, 1917	$	428,046 61

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business. Accident.			Automobile (including Fire Risk.)			Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	9,246	19,378,257	123,709 88	66	57,226	1,236 19	248	908,500	17,563 64
Taken in 1917—									
New	5,007	6,002,290	57,632 99	664	598,043	13,714 73	329	3,000,000	18,288 40
Renewed	6,158	15,237,475	82,712 65				124	997,500	5,903 37
Totals	20,411	40,618,022	264,055 52	730	655,269	14,950 92	701	4,906,000	41,755 41
Less ceased	11,872	21,765,897	138,994 19	66	57,226	1,236 19	274	1,038,500	19,086 89
Gross in force at end of 1917	8,539	18,852,125	125,061 33	664	598,043	13,714 73	427	3,867,500	22,668 52
Less reinsured		1,722,300	9,854 70		65,571	1,358 16			
Net in force at end of 1917	8,539	17,129,825	115,206 63	664	532,472	12,356 57	427	3,867 500	22,668 52

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.											
	Elevator Liability.			Guarantee.			Plate Glass.			Sickness.		
	No.	Amount.	Premiums	No.	Amount	Premiums	No.	Premiums		No.	Premiums	
		$	$ cts.		$	$ cts.		$ cts.			$ cts.	
Gross in force at end of 1916	40	173,500	4,336 29	1,170	11,324,320	37,289 60	357	5,315 46		7,075	62,032 54	
Taken in 1917—												
New	4	40,000	962 66	445	5,958,024	19,296 60	139	2,594 50		4,219	36,434 31	
Renewed	13	120,000	877 50	671	6,095,009	24,335 38	171	2,911 64		4,969	38,781 20	
Totals	57	333,500	6,176 45	2,286	23,377,353	80,921 58	667	10,731 60		16,263	137,248 05	
Less ceased	24	111,500	1,956 87	1,173	11,531,320	43,805 06	320	4,590 38		9,290	73,510 58	
Gross in force at end of 1917	33	222,000	4,219 58	1,113	11,846,033	37,116 52	347	6,141 22		6,973	63,737 47	
Less reinsured					678,818	2,259 63						
Net in force at end of 1917	33	222,000	4,219 58	1,113	11,167,215	34,856 89	347	6,141 22		6,973	63,737 47	

SCHEDULE A.

	Actual cost.	Book and market value.
Real estate owned, viz.:—		
Brandon, Man., Lot 16, Blk. 31, plan 17	$ 400 00	$ 400 00
St. Boniface, Man., Lot 7, D.G.S. 86, Plan 1099	483 18	483 18
Winnipeg Beach, Man., Lot 1, Blk. 1, Plan 2357	1,041 00	1,041 00
Twp. of York, Ont., S. ½, Lot 325, Sub. H. and G	440 85	440 85
Totals	$ 2,365 03	$ 2,365 03

SCHEDULE B.

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Cities—			
Kingston, 1923, 4 p.c	$ 4,600 00	$ 4,600 00	$ 4,324 00
Kingston, 1924, 4 p.c	5,400 00	5,400 00	5,022 00
Macleod, Alta., 1932, 6 p.c	5,000 00	4,950 00	4,900 00
Macleod, Alta., 1951, 6 p.c	5,000 00	4,950 00	4,850 00
Prince Albert, Sask., 1939, 5 p.c	10,000 00	8,729 80	8,700 00
Winnipeg, 1920, 4 p.c	10,000 00	10,000 00	9,600 00
Woodstock, 1924, 4½ p.c	15,000 00	15,900 00	14,400 00
School—			
Victoria, 1951, 5 p.c	15,000 00	15,000 00	11,550 00
Miscellaneous—			
Central Canada Loan and Savings Co., 1920, 4½ p.c	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c	11,000 00	11,000 00	11,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c	30,000 00	30,000 00	30,000 00
Total on deposit with Receiver General	$ 161,000 00	$ 160,529 80	$ 154,346 00
Held by the Company, viz.:—			
Government—			
Dominion of Canada War Loan, 1925, 5 p.c	5,500 00	5,366 25	5,445 00
Dominion of Canada War Loan, 1931, 5 p.c	7,500 00	7,312 50	7,425 00
Dominion of Canada War Loan, 1937, 5 p.c	22,000 00	20,933 75	20,933 75
Dominion of Canada Victory Loan, 1937, 5½ p.c., (10 p.c. of subscription)	1,500 00	1,500 00	1,500 00
Prov. of Alberta, 1922, 5 p.c	5,000 00	4,735 00	4,735 00
City—			
Kamloops, B.C., 1938, 6 p.c	5,000 00	4,950 00	4,950 00
Districts—			
Oak Bay, B.C., 1925, 5½ p.c	5,000 00	4,789 00	4,850 00
Oak Bay, B.C., 1943, 6 p.c	5,000 00	4,937 50	5,000 00

The Imperial Guarantee and Accident—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the company:—*Concluded.*

Held by the Company, viz:—	Par value.	Book value.	Market value.
Miscellaneous—			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c	$ 12,000 00	$ 10,704 00	$ 11,160 00
P. Burns, & Co., Ltd., 1931, 6 p.c	10,000 00	9,900 00	10,000 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c	25,000 00	25,000 00	25,000 00
W. Davies Co., Ltd., 1926, 6 p.c	5,000 00	5,100 00	5,100 00
Dunlop Tire Co., 1927, 6 p.c	10,000 00	9,800 00	10,000 00
Electrical Development Co., 1933, 5 p.c	7,000 00	6,006 25	6,440 00
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c	10,000 00	9,900 00	9,900 00
Harris Abattoir Co., Ltd., 1928, 6 p.c	5,000 00	4,850 00	5,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c	34,000 00	34,000 00	34,000 00
Western Canada Flour Mills, 1931, 6 p.c	11,000 00	11,000 00	11,000 00
Total par, book and market values	$ 346,500 00	$ 341,314 05	$ 336,784 75

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—A. A. AETSCHULER.
Secretary—C. T. JOHNSON.
Principal Office—15 Exchange Place, Jersey City, N.J.
Chief Agent in Canada—NEIL SINCLAIR.
Head Office in Canada—Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General:—			
United States Consols, 1930, or later, 2 p.c.	$ 5,000 00	$ 5,000 00	
Carried out at market value			$ 5,000 00
Total assets in Canada			$ 5,000 00

LIABILITIES IN CANADA.

Total net reserve of unearned premiums, $3,518.13; carried out at 80 per cent	$ 2,814 50
Total liabilities in Canada	$ 2,814 50

INCOME IN CANADA.

Gross cash received for premiums	$ 7,204 25	
Deduct return premiums	154 75	
Total net cash received for premiums		$ 7,049 50
Total income in Canada		$ 7,049 50

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 2,500 00
Salaries of general and special agents	85 00
Taxes	399 36
Miscellaneous expenses: Postage, telegrams, telephone and express	75 00
Total expenditure in Canada	$ 3,059 36

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,177	$ 599,000	$ 6,337 50
Taken during the year, new	567	284,000	3,021 25
Taken during the year, renewed	788	404,500	4,227 50
Total	2,532	$ 1,287,500	$ 13,586 25
Deduct terminated	1,211	618,000	6,550 00
Gross and net in force December 31, 1917	1,321	$ 669,500	$ 7,036 25

(For General Business Statement, see Appendix.)

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—W. T. WOODS.
Secretary—C. E. W. CHAMBERS.
Principal Office—61 and 63 William Street, New York.
Chief Agents in Canada—Reed, Shaw, McNaught and Armstrong.
Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 250,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Manitoba 1930, 4 p.c.	$ 40,000 00	$ 35,200 00	
Cities—			
Calgary, 19.., 4½ p.c.	5,000 00	4,350 00	
London, 1940, 4 p.c.	10,000 00	8,600 00	
Montreal (St. Louis), 1937, 4 p.c.	15,000 00	12,900 00	
Regina, 1928, 5 p.c.	6,000 00	5,700 00	
Westmount, 1945, 4 p.c.	10,000 00	8,400 00	
Westmount, 1947, 4½ p.c.	2,000 00	1,820 00	
Town—			
Maisonneuve, 1950, 4½ p.c.	10,900 00	8,938 00	
Total on deposit with Receiver General	$ 98,900 00	$ 85,908 00	
Carried out at market value			$ 85,908 00

Other Assets in Canada.

Interest accrued	1,050 91
Agents' balances and premiums uncollected	3,331 65
Total assets in Canada	$ 90,290 56

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	$ 21,285 00
Reserve of uncarned premiums, $61,175.41; carried out at 80 per cent	48,940 32
Taxes due and accrued	1,000 00
Total liabilities in Canada	$ 71,225 32

INCOME IN CANADA.

Gross cash received for premiums	$ 79,943 12	
Deduct return premiums	11,993 35	
Net cash received for premiums		$ 67,949 77
Received for interest on investments		4,105 50
Total income in Canada		$ 72,055 27

Lloyds Plate Glass—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 3,796 66	
Net amount paid for claims occurring during the year	21,348 16	
Total net amount paid for claims		$ 25,144 82
Commission or brokerage		26,499 60
Salaries and travelling expenses, viz.:—Salaries: Head office, $3,382 36; travelling expenses, official, $181 25		3,563 61
Taxes		2,111 71
Miscellaneous expenditure, viz.: Advertising, $442 46; legal expenses, $109 46; postage, telegrams, telephones, express and duty, $567 29; printing and stationery, $586.06; underwriters' expenses, $533 34		2,238 61
Total expenditure in Canada		$ 59,558 35

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Gross policies in force at date of last statement	$ 121,010 35
Taken during the year, new and renewed	78,284 57
Total	$ 199,294 92
Deduct terminated	83,994 26
Gross and net in force at December 31, 1917	$ 115,300 66

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 255,763 18
Mortgage loans on real estate, first liens	52,750 00
Book value of stocks and bonds held by the company	557,306 28
Cash on hand, in trust companies and in banks	28,812 63
Premiums in course of collection	117,724 91
Total ledger assets	$ 1,012,357 00

NON-LEDGER ASSETS.

Market value of real estate over book value	19,236 82
Interest accrued	4,619 22
Rents due	891 67
Salvage glass on hand	6,174 56
Sundry accounts	145 00
Gross assets	$ 1,043,424 27
Deduct assets not admitted	91,167 42
Total admitted assets	$ 952,256 85

LIABILITIES.

Net amount of unpaid claims	$ 71,825 54
Unearned premiums	339,022 61
Commissions, brokerage and other charges due or to become due to agents or brokers	36,191 99
Federal, state and other taxes due or accrued (estimated)	20,000 00
Salaries, rents, etc., due and accrued	828 75
Return premiums	468 85
Due or to become due for borrowed money	20,000 00
Total liabilities, except capital stock	$ 488,337 74
Capital stock paid up	250,000 00
Surplus over capital and liabilities	213,919 11
Total liabilities	$ 952,256 85

Lloyds Plate Glass—*Concluded.*

INCOME.

Net cash received for premiums	$	655,946 89
Interest and dividends		27,333 90
Rents		21,170 13
Agents' balances previously charged off		390 00
Gross profit on sale or maturity of bonds and stocks		1,830 13
Total income	$	706,671 05

DISBURSEMENTS.

Net amount paid for claims	$	269,235 28
Dividends to stockholders		51,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums		202,944 80
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		69,862 42
Salaries, travelling and all other expenses of agents not paid by commissions		8,907 21
State taxes on premiums, Insurance Department licenses and fees		12,903 51
Rents		12,259 88
Taxes on real estate		7,676 00
All other licenses, fees and taxes		3,975 35
Agents' balances charged off		64 08
Borrowed money		30,000 00
Interest on borrowed money		1,962 50
All other disbursements		33,718 10
Total disbursements	$	704,509 13

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year	$	752,552 88
Premiums on risks terminated during the year		677,905 14
Premiums on net amouat in force at December 31, 1916		670,427 64

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—ALFRED WRIGHT.

Manager and Secretary—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further exteaded to include automobile insurace under the provisions of the said section. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed		$ 500,000 00
Amount paid in casb		400,000 00
Amount of premium oa capital stock paid in by stockholders		435,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (Head Office Building, Toronto)		$ 125,011 50
Book value of bonds and debentures *(For details, see Schedule A.)*		617,267 89
Cash at head office and branches		850 91
Cash in banks and trust companies, viz.:—		
Dominion Bank, Winnipeg	$ 7,371 70	
Merchants' Bank of Canada, Vancouver	4,345 31	
Royal Bank of Canada, Montreal	6,441 75	
Bank of Toronto, Toronto	29,776 53	
Fidelity Trust Co., Hartford	1,499 35	
U.S. Mortgage and Trust Co., New York	9,262 32	
Crocker National Bank, San Francisco, Cal	5,516 31	
Wells Fargo Nevada National Bank, San Francisco, Cal	98 24	
Total cash in banks		64,311 51
Agents' balances		1,552 37
Due from London and Lancashire Fire Ins. Co., Liverpool		19,427 09
Deposit with Glass Underwriters' Association		100 00
Total ledger assets		$ 828,521 27
Deduct market value of bonds and debentures under book value		18,482 22
		$ 810,039 05

OTHER ASSETS.

Interest due and accrued		6,211 24
Rents due		305 00
Gross premiums due and uncollected, viz.:—		
Accident ($4,251.50 on business prior to Oct. 1, 1917)	$ 14,034 73	
Automobile ($1,036.57 on business prior to Oct. 1, 1917)	6,066 79	
Employers' Liability ($4,911.08 on business prior to Oct. 1, 1917)	6,941 35	
Guarantee ($2,435 94 on business prior to Oct. 1, 1917)	5,257 29	
Plate Glass ($554.04 on business prior to Oct. 1, 1917)	3,556 24	
Sickness ($2,241.89 on business prior to Oct. 1, 1917)	9,427 52	
Total	$ 45,283 92	
Less commission	11,720 54	
Net amount of premiums due and uncollected		33,563 38
Total assets		$ 850,118 67

The London and Lancashire Guarantee and Accident—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims, viz.:—		
Accident, unadjusted	$ 7,302 00	
Automobile, unadjusted	5,815 00	
Employers' Liability, unadjusted	5,519 00	
Guarantee, unadjusted	7,815 00	
Plate Glass, unadjusted	4,700 00	
Sickness, unadjusted	5,451 00	
Total net amount of unsettled claims		$ 36,602 00
Reserve of unearned premiums, viz.:—		
Accident	$ 36,468 24	
Automobile	17,278 20	
Employers' Liability	10,676 79	
Guarantee	8,939 23	
Plate Glass	11,766 73	
Sickness	25,078 20	
Total reserve, $110,207 39; carried out at 80 per cent		88,165 91
Taxes due and accrued		1,500 00
Due and accrued for salaries, rent, advertising etc.		322 38
Due for reinsurance premiums		895 30
Auto Fire premiums due London and Lancashire Fire		253 59
Reserve for agents' balances and outstanding premiums		4,000 00
Total liabilities in Canada		$ 131,739 18

(2) *Liabilities in other Countries.*

Unsettled claims, viz.:—		
Accident, unadjusted	$ 350 00	
Accident, resisted, in suit	1,500 00	
Employers' Liability and Automobile, unadjusted	33,565 00	
Employers' Liability and Automobile, resisted, in suit	40,000 00	
Guarantee, unadjusted	600 00	
Guarantee, resisted, in suit	7,000 00	
Total net amount of unsettled claims		$ 83,015 00
Due and accrued for salaries, rent, advertising, etc.		42,000 00
Total liabilities in other countries		$ 125,015 00
Total liabilities (except capital stock) in all countries		$ 256,754 18
Excess of assets over liabilities		$ 593,364 49
Capital stock paid in cash		400,000 00
Surplus over all liabilities and capital		$ 193,364 49

INCOME.

Premiums.	Class of Business.					
	Accident.		Automobile (excluding Fire risk.)		Employers' Liability.	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	91,940 11	515 47	45,652 11	28 83	28,073 14	15,006 28
Less reinsurance	5,470 21		387 59		2,389 76	−50 78
Less return premiums	15,913 33	28 25	13,320 63		6,034 10	1,943 34
Total deduction	21,383 54		13,708 22		8,423 86	1,892 56
Net cash received	70,556 57	487 22	31,943 89	28 83	19,649 28	13,113 72

The London and Lancashire Guarantee and Accident—*Continued.*

INCOME—*Concluded.*

Premiums.	Class of Business.					
	Guarantee.		Plate Glass.		Sickness.	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	21,588 64	201 37	18,675 91	337 85	58,469 15	937 15
Less reinsurance	2,118 83	−4 58	187 59		1,554 45	
Less return premiums	4,295 20	6 62	3,656 09	56 82	9,896 27	31 52
Total deduction	6,414 03	2 04	3,843 68		11,450 72	
Net cash received	15,174 61	199 33	14,832 23	281 03	47,018 43	905 63

Net cash received for premiums for all classes of business in all countries	$	214,190 77
Cash received for interest on investments		26,897 41
Rents		925 36
Total income	$	242,013 54

EXPENDITURE.

Claims.	Class of Business.					
	Accident.		Automobile.		Employer's Liability	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	12,454 02	272 53	1,630 84	25 50	3,379 20	65,193 08
Paid for claims occurring during the year	14,257 64		8,595 45		4,827 13	
Less salvages and reinsurances	1,308 02		172 50		555 85	798 85
Net payment for said claims	12,949 62		8,422 95		4,271 28	
Total net payment for claims	25,403 64	272 53	10,053 79	25 50	7,650 48	64,394 23

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Claims.	Class of Business.					
	Guarantee.		Plate Glass.		Sickness.	
	In Canada.	In other countries.	In Canada.	In other countries.	In Canada.	In other countries.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	1,486 72	1,600 68	513 70	40 00	7,088 95	497 42
Paid for claims occurring during the year	925 67		5,896 80		23,322 11	
Less salvages and reinsurances	588 72	616 05	291 09		810 18	
Net payment for said claims	336 95		5,605 71		22,511 93	
Total net payment for claims	1,823 67	984 63	6,119 41	40 00	29,600 88	497 42

Total net payments for claims for all classes of business in all countries	$	146 866 18
Commission and brokerage		54,455 48
Taxes		5,649 59
Salaries, fees and travelling expenses:—Salaries: General and special agents, $24,200.88; auditors' fees, $250; travelling expenses, $7,050.72		31,501 60
Miscellaneous expenditure, viz:—Advertising, $1,341.48; surveys, $543.79; medical examiners' fees, $9; postage, telegrams, telephones and express, $1,518.25; printing and stationery, $3,197.46; rents, $1,872.02; legal fees, $701.77; agents' balances written off, $13,061 06; sundry, $1,756 26		24,001 09
Total expenditure	$	262,473 94

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$	848,728 08
Amount of cash income as above		242,013 54
Total	$	1,090,741 62
Amount of cash expenditure as above		262,473 94
Balance, net ledger assets, at December 31, 1917, ($828,521.27 less $253.59 ledger liability)	$	828,267 68

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.						
	Accident.			Automobile.		Employers' Liability	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1916	4,948	13,067,100	72,961 97	519	28,389 17	441	23,526 96
Taken in 1917—New	1,653	4,504,000	23,619 36	1,016	41,191 35	191	13,888 71
Renewed	5,077	12,104 550	67,665 46	141	5,360 04	259	9,667 47
Totals	11,678	29,675,650	164,246 79	1,676	74,940 56	891	47,083 14
Less ceased	5,928	15,234,650	85,862 96	834	39,996 56	504	24,560 01
Gross in force at end of 1917	5,750	14,441,000	78,383 83	842	34,944 00	387	22,523 13
Less reinsured			5,447 35		387 59		2,324 09
Net in force at end of 1917	5,750	14,441 000	72,936 48	842	34,556 41	387	20,199 04

Risks and Premiums.	Class of Business.						
	Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		$	$ cts.		$ cts.		$ cts.
Gross in force at end of 1916	1,084	4,726,142	20,156 53	1,468	19,709 62	3,864	43,679 26
Taken in 1917—New	474	2,194,812	9,439 73	894	11,719 14	1,365	19,131 49
Renewed	893	3,704,880	13,625 18	568	7,686 92	4,025	40,658 79
Totals	2,451	10,625,834	43,221 44	2,930	39,115 68	9,254	103,469 54
Less ceased	1,267	5,512,656	23,019 90	1,534	16,722 00	4,618	51,712 28
Gross in force at end of 1917	1,184	5,113,178	20,201 54	1,396	22,393 68	4,636	51,757 26
Less reinsured			2,323 09		201 31		1,600 86
Net in force at end of 1917	1,184	5,113,178	17,878 45	1,396	22,192 37	4,636	50,156 40

The London and Lancashire Guarantee and Accident—*Concluded.*

Schedule A.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Governments—			
British Government local loans, 1912 or later, 3 p.c.	$ 48,666 67	$ 47,000 00	$ 29,200 00
Cape of Good Hope, 1917 or 1923, 4 p.c.	34,066 67	33,000 00	31,000 67
Cities—			
Hull (g'teed by Prov. Quebec) 1937, 4 p.c.	16,500 00	16,005 00	13,695 00
Victoria, 1922, 4 p.c.	486 66	447 80	452 60
Total on deposit with Receiver General.	$ 99,720 00	$ 96,452 80	$ 74,348 27

On deposit in the United States—

Governments—			
Dominion of Canada, 1919, 3¾ p.c.	$ 31,590 00	$ 31,590 00	$ 30,958 20
Prov. of Manitoba, 1923, 5 p.c.	7,290 00	7,834 32	7,217 10
Cities—			
Buffalo, N.Y., 1931, 4 p.c	75,000 00	75,937 50	77,250 00
Buffalo, N.Y., 1960, 4 p.c.	25,000 00	25,500 00	26,250 00
Mount Vernon, N.Y., 1932, 4½ p.c.	50,000 00	51,671 45	54,000 00
Mount Vernon, N.Y., School, 1961, 4½ p.c.	5,000 00	5,480 29	5,750 00
New York, 1957, 4½ p.c.	60,000 00	63,900 00	66,000 00
New York, 1965, 4½ p.c.	5,000 00	5,100 00	5,100 00
New York, 1965, 4½ p.c.	1,000 00	1,020 00	1,020 00
Oswego, N.Y., 1928, 4½ p.c.	20,000 00	20,662 48	21,200 00
Oswego, N.Y., 1929, 4½ p.c.	5,000 00	5,173 42	5,350 00
Schenectady, N.Y., 1918, 4 p.c.	9,000 00	8,941 50	9,000 00
Syracuse, N.Y., 1918, 4 p.c	10,000 00	10,062 50	10,000 00
Syracuse, N.Y., 1924, 4 p.c.	10,000 00	10,102 50	10,200 00
Syracuse, N.Y., 1918-1921, 4½ p.c.	44,000 00	44,834 16	44,880 00
Syracuse, N.Y., 1922, 4½ p.c.	1,000 00	1,024 19	1,130 00
Syracuse, N.Y., 1923, 4½ p.c.	1,000 00	1,026 11	1,040 00
Syracuse, N.Y., 1924-1927, 4½ p.c.	44,000 00	45,343 73	46,420 00
Yonkers, 1924, 5 p.c.	10,000 00	10,632 30	10,632 30
Counties—			
Schenectady, N.Y., 1954, 4½ p.c.	2,000 00	2,097 16	2,280 00
Schenectady, N.Y., 1955, 4½ p.c.	12,000 00	12,588 04	13,920 00
Schenectady, N.Y., 1956-1958, 4½ p.c.	36,000 00	37,792 74	41,160 00
Railway—			
Grand Trunk Pacific, 1st mtge. (g'teed by Dom. of Can.) 1962, 3 p.c.	53,460 00	42,500 70	33,679 80
Total deposited in United States.	$ 517,340 00	$ 520,815 09	$ 524,437 40
Total par, book and market values.	$ 617,060 00	$ 617,267 89	$ 598,785 67

LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—S. A. ALLAN.

Secretary—F. R. PARKS.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—	Par value.	Market value.	
Governments—			
Prov. of Alberta, 1924, 4½ p.c.	$ 10,000 00	$ 9,500 00	
Prov. of Ontario, 1941, 4 p.c.	13,000 00	11,310 00	
Massachusetts State, 1941, 3 p.c.	5,000 00	4,400 00	
Massachusetts State, 1923, 3½ p.c.	1,000 00	990 00	
Massachusetts State, 1924, 3½ p.c.	5,000 00	5,000 00	
Massachusetts State, 1929, 3½ p.c.	3,000 00	3,000 00	
City—			
Vancouver, 1924, 4½ p.c.	4,000 00	3,850 00	
Total on deposit with Receiver General	$ 41,000 00	$ 38,050 00	
Carried out at market value			$ 38,050 00

Other Assets in Canada.

Cash at head office	100 00
Cash in Standard Bank, Toronto	20,694 42
Interest accrued	500 00
Office furniture and plans	1,000 00
Total assets in Canada	$ 60,344 42

LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted	$ 17,657 00	
Net amount of accident and sickness claims, resisted in suit (accrued in 1916)	343 00	
Net amount of unsettled accident and sickness claims		$ 18,000 00
Reserve of unearned premiums, $19,629; carried out at 80 per cent		15,703 20
Due and accrued for salaries, rent, advertising, agency and other expenses		767 39
Taxes due and accrued		1,618 21
Premiums paid in advance		2,371 00
Estimated cost of adjusting claims		100 00
Total liabilities in Canada		$ 38,559 80

Loyal Protective—*Continued.*

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums	$ 107,314 00	
Deduct return premiums	440 82	
Net cash received for said premiums		$ 106,873 18
Received for interest		2,156 61
Received from policy fees		9,420 00
Received from agents' balances previously charged off		3 00
Total income in Canada		$ 118,452 79

EXPENDITURE IN CANADA.

Accident and Sickness Risks.

Net amount paid for claims occurring in previous years	$ 15,561 68	
Net amount paid for claims occurring during the year	43,494 20	
Total net amount paid for accident and sickness claims		$ 59,055 88
Paid for commission or brokerage		16,284 51
Salaries of head office officials, $3,366.05; do of agents, $3,396; travelling expenses; officials, $97.65; agents, $974.66		7,834 36
Taxes		3,306 95
Miscellaneous expenditure, viz:—Advertising, $654; postage, telegrams, telephones and express, $1,893.95; printing and stationery, $1,228.26; rent, $787.50; office supplies, etc.,$322.92; exchange, $78.38; medical examiners' fees, $5; furniture and fixtures, $16.75; insurance journals, etc., $3; investigating claims, $784.53; legal expenses, $75; administration expenses, $14,647.70; badges, $101.96		20,598 95
Total expenditure in Canada		$ 107,080 65

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.

Gross policies in force at end of 1916	5,835	$ 26,644 50
Taken during the 1917, new and renewed	1,844	107,314 00
Total	7,679	$ 133,958 50
Deduct terminated	1,527	104,515 00
Gross and net in force at December 31, 1917	6,152	$ 29,443 50

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of bonds and stocks owned	$ 441,404 90
Cash on hand, in banks and in trust companies	125,827 14
Total ledger assets	$ 567,232 04
Interest accrued	5,448 01
Gross assets	$ 572,680 05
Deduct assets not admitted	10,754 90
Total admitted assets	$ 561,925 15

LIABILITIES.

Total amount of unpaid claims	$ 100,000 00
Expenses of investigation and adjustment of unpaid claims (estimated)	711 62
Total unearned premiums	122,153 17
Commission, brokerage, and other charges due or to become due	5,242 27
Salaries, rent, etc., due or accrued	300 00
Federal, state and other taxes due or accrued (estimated)	21,380 00
Total liabilities	$ 249,787 06
Capital stock paid up in cash	100,000 00
Surplus over all liabilities and capital stock	212,138 09
Total liabilities	$ 561,925 15

LOYAL PROTECTIVE—*Concluded.*

INCOME.

Total net cash received for premiums	$	627,000 55
Policy fees required or represented by applications		61,450 00
Interest and dividends		19,224 00
Agents' balances previously charged off		264 53
Gross profits on sale or maturity of stocks		1,877 00
All other income		3 75
Total income	$	709,819 83

DISBURSEMENTS.

Net amount paid for claims	$	354,730 08
Investigation and adjustment of claims		7,507 71
Policy fees retained by agents		60,125 50
Commission or brokerage		50,370 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees		86,617 57
Salaries, travelling and all other expenses of agents not paid by commissions		25,584 59
Medical examiners' fees and salaries		271 00
Inspection (other than medical claim)		101 44
Rents		8,707 54
State taxes on premiums, Insurance Department licenses and fees		13,880 17
All other fees and taxes		1,282 90
Paid stockholders for interest or dividends		10,000 00
Agents' balances charged off		946 95
Gross loss on sale or maturity of bonds		133 85
Gross decrease, by adjustment, in book value of bonds		78 06
All other disbursements		34,328 66
Total disbursements	$	654,666 18

EXHIBIT OF PREMIMUS.

Accident and Sickness.

Premiums on policies written or renewed during the year	$	627 000 55
Premiums on policies expired and terminated		615,645 55
Premiums on policies in force at end of year		170,120 50

MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—JOHN T. STONE.
Secretary—JOHN A. HARTMAN.
Principal Office—Baltimore, Md., U.S.A.
Chief Agent in Canada—F. J. LIGHTBOURN.
Head Office in Canada—Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debs. on deposit with Receiver General (*For details, see Schedule A.*)		$ 260,170 91

Other Assets in Canada.

Cash in head office		200 00
Cash in banks and loan company, viz:—		
Central Canada Loan and Savings Co., Toronto	$ 9,961 52	
Royal Bank of Canada, Montreal	3,302 47	
Royal Bank of Canada, Toronto	16,321 57	
Total cash in banks and loan company		29,585 56
Interest accrued		1,237 48
Deposited with Workmen's Compensation Board, Province of Manitoba		5,133 09
Agents' balances and premiums uncollected, viz:—		
Accident	$ 8,169 90	
Automobile	492 22	
Burglary	2,561 49	
Employers' Liability ($233.08 on business written prior to Oct. 1, 1917.)	10,993 89	
Guarantee ($320.15 on business written prior to Oct. 1, 1917)	16,546 63	
Plate Glass ($314.14 on business written prior to Oct. 1, 1917)	1,434 47	
Sickness	8,149 90	
Sprinkler Leakage	2,466 79	
Steam Boiler	4,489 17	
Total outstanding premiums $55,304.46 (less $13,641 commission)		41,663 46
Total assets in Canada		$ 337,990 50

LIABILITIES IN CANADA.

Unsettled claims:—		
Accident, unadjusted	$ 13,200 00	
Automobile, unadjusted	500 00	
Burglary, unadjusted	650 00	
Employers' Liability, unadjusted	24,000 00	
Guarantee, unadjusted ($3,720 accrued prior to 1917)	10,200 00	
Plate Glass, unadjusted ($28 accrued prior to 1917)	1,000 00	
Sickness, unadjusted	14,300 00	
Sprinkler Leakage, unadjusted	12,500 00	
Steam Boiler and Fly Wheel, unadjusted	300 00	
Total net amount of unsettled claims		$ 76,650 00

MARYLAND CASUALTY—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz:—		
Accident	$ 28,990 04	
Automobile	8,679 97	
Burglary	23,715 76	
Employers' Liability	14,464 06	
Guarantee	16,427 74	
Plate Glass	5,859 95	
Sickness	29,004 41	
Sprinkler Leakage	28,899 22	
Steam Boiler	30,216 91	
Total reserve, $186,258.06; carried out at 80 per cent		$ 149,006 45
Taxes due and accrued		4,000 00
Total liabilities in Canada		$ 229,656 45

INCOME IN CANADA.

Premiums.	Class of Business.				
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	69,958 25	21,818 12	33,631 00	101,762 16	34,997 04
Less return premiums	10,458 91	3,474 62	3,473 27	13,502 86	12,338 72
Net cash received	59,499 34	18,343 50	30,157 73	88,259 30	22,658 32

Premiums.	Class of Business.			
	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler and Fly Wheel.
	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	8,571 38	68,286 30	34,838 28	25,823 34
Less return premiums	1,582 67	10,358 91	5,508 85	3,431 30
Net cash received	6,988 71	57,927 39	29,329 43	22,392 04

Net cash received for premiums for all classes of business		$ 335,555 76
Cash received for interest on investments		12,476 59
Total income in Canada		$ 348,032 35

Maryland Casualty—*Continued.*

EXPENDITURE IN CANADA.

Premiums.	Class of Business.				
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	11,635 51		96 78	15,192 59	6,459 84
Paid for claims occurring during the year	18,913 50	1,172 30	1,869 55	38,218 79	6,987 16
Less reinsurance			25 00	2,915 39	2,185 25
Net payment for said claims			1,835 55	35,303 40	4,801 91
Total net payment for claims	30,547 01	1,172 30	1,932 33	50,495 99	11,261 75

Premiums.	Class of Business.			
	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler and Fly Wheel.
	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	523 46	4,324 00	1,989 95	
Paid for claims occurring during the year	3,143 95	24,867 88	9,693 35	463 93
Less savings and salvage			141 43	
" reinsurance	96 00			
Net payment for said claims	3,047 95		9,551 92	
Total net payment for claims	3,571 41	29,191 88	11,541 87	463 93

Total net paymeats for claims for all classes of business	$ 140,178 47
Commission and brokerage	95,958 20
Taxes	7,241 65
Salaries, fees and travelling expeases:—Salaries:—Head Office, $3,752; travelling expenses, $424 24	4,176 24
Miscellaneous expenditure, viz.:—Fire departments, patrol and salvage corps assessments, $18.23; inspectioas aad surveys, $7,924.16; legal expenses, $102; duty, $397 09; branch claim expeases, £9,835 80; postage, telegrams, telephones, express and duty, $573 26; priatiag and stationery, $586 83; rents, $290; underwriters' boards, associations, etc., $435.36; Manitoba Workmea's Compeasation Board, $2,099 81	22,362 54
Total expenditure in Canada	$ 269,917 10

Maryland Casualty—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.			Burglary.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	3,037	11,808,480	47,517 97	230	2,300,000	10,680 27	757	3,048 218	15,779 48
Taken in 1917, new and renewed	4,539	18,210,625	70,790 81	467	2,230,600	21,628 42	804	11,362,300	34,881 72
Totals	7,576	30,014,105	118,308 78	697	4,530,600	32,308 69	1,561	14,410,518	50,661 20
Less ceased	4,051	14,842,368	60,328 69	342	2,758,500	14,948 75	761	3,428,918	15,002 38
Gross and net in force at end of 1917	3,525	15,171,737	57,980 09	355	1,772,100	17,359 94	800	10,981,600	35,658 82

Risks and Premiums.	Class of Business.							
	Employers' Liability.			Guarantee.			Plate Glass.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$	$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1916	370	1,730,500	27,786 34	413	2,392,024	50,041 06	460	9,793 15
Taken in 1917, new and renewed	526	3,360,816	108,240 13	413	3,231,203	33,304 58	423	9,002 00
Totals	896	5,091,316	136,026 47	826	5,623,227	83,345 64	883	18,795 15
Less ceased	431	1,924,386	107,192 26	561	3,838,110	51,122 32	399	8,088 43
Gross and net in force at end of 1917	465	3,166,930	28,834 21	265	1,785,117	32,223 32	484	10,706 72

Risks and Premiums.	Class of Business.							
	Sickness.	Sprinkler Leakage.			Steam Boiler and Fly Wheel.			
	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	
	$ cts.		$	$ cts.		$	$ cts.	
Gross in force at end of 1916	37,335 54	381	3,642,833	34,063 03	233	5,121,733	41,713 43	
Taken in 1917, new and renewed	70,690 80	448	4,594,920	33,884 43	196	2,476,000	27,659 10	
Totals	108,026 34	829	8,237,752	67,947 46	449	7,597,733	69,372 53	
Less ceased	50,017 52	250	1,780,681	20,077 28	134	2,349,900	17,500 25	
Gross and in force at end of 1917	58,008 82	579	6,457,072	47,870 18	315	5,247,833	51,872 28	

MARYLAND CASUALTY—*Continued.*

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Cities—		
Brandon, 1934, 4½ p.c	$ 10,000 00	$ 8,900 00
Charlottetown, 1927, 4 p.c	10,000 00	9,000 00
Edmonton, 1919, 4½ p.c	28,000 00	27,160 00
Edmonton, 1933, 4½ p.c	18,493 33	15,904 26
Edmonton, 1944, 4½ p.c	7,000 00	5,740 00
London, 1919-1920, 4½ p.c	10,000 00	9,850 00
Peterborough, 1937, 4½ p.c	17,000 00	16,320 00
Quebec, 1922, 4½ p.c	20,000 00	19,400 00
St. Boniface, 1928, 5 p.c	10,000 00	9,500 00
St. Catharines, 1922, 4½ p.c	5,000 00	4,850 00
Toronto, 1929, 3½ p.c	38,933 33	33,871 99
Vancouver, 1946, 4 p.c	10,000 00	7,700 00
Victoria, 1921, 4 p.c	25,306 67	23,788 27
Victoria, 1937, 4 p.c	9,733 33	7,981 33
Town—		
Amherst, 1938, 4½ p.c	15,000 00	13,500 00
Railways—		
C.N.R., Ontario Div., 1st Mtge. (g'teed. by Province of Manitoba), 1930, 4 p.c	44,773 33	38,505 06
C.N.R. Winnipeg Term., (g'teed. by Province of Manitoba), 1939, 4 p.c	10,000 00	8,200 00
Total on deposit with Receiver General	$ 289,239 99	$ 260,170 91

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Net cash received for premiums	$12,518,383 98
Interest and dividends	337,719 17
Rents	118,230 25
Proportion of co-insurance premiums on coal mines to be remitted by us	127,493 92
Gross profit on sale or maturity of bonds	1,260 00
Gross increase, by adjustment, in book value of bonds and stocks	18,947 65
Total income	$13,122,034 97

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 4,941,763 74
Investigation and adjustment of claims	772,666 86
Cash paid stockholders for interest and dividends	300,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance)	2,141,286 26
Salaries, travelling and all other expenses of agents not paid by commission	242,573 64
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	388,176 22
Salaries and expenses of pay-roll auditors	73,841 42
Inspections (other than medical and claim)	323,978 79
Rents	57,190 92
State taxes on premiums, Insurance Department licenses and fees	193,730 86
Taxes on real estate	28,458 44
All other licenses, fees and taxes	79,019 64
Agents' balances previously charged off	21,631 46
Gross decrease, by adjustment, in book value of ledger assets	209,779 39
All other disbursements	274,561 73
Total disbursements	$10,048,659 37

LEDGER ASSETS.

Book value of real estate	$ 1,540,899 15
Mortgage loans on real estate, first liens	54,401 33
Loans on collaterals	25,397 00
Book value of bonds and stocks	8,036,566 25
Cash on hand, in trust companies and in banks	862,239 99
Agents' balances and bills receivable	57,612 19
Reinsured losses due from other companies	19,802 94
Premiums in course of collection	2,582,241 51
Total ledger assets	$13,179,160 36

MARYLAND CASUALTY—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 58,877 00
Other non-ledger assets	73,028 23
Total	$13,311,065 59
Deduct assets not admitted	608,659 64
Total admitted assets	$12,702,405 95

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 3,290,421 79
Total unearned premiums	5,210,104 53
Commissions, brokerage and other charges due or to become due to agents or brokers	443,144 03
Federal, state and other taxes due or accrued (estimated)	258,716 13
Salaries, rents, expenses, etc., due or accrued	23,717 90
Reinsurance due	57,243 54
Voluntary additional reserve	250,000 00
All other liabilities	127,493 92
Total liabilities, except capital	$ 9,660,841 84
Capital stock paid up in cash	1,500,000 00
Surplus over capital and other liabilities	1,541,564 11
Total liabilities	$12,702,405 95

EXHIBIT OF PREMIUMS.

——	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1917.
	$ cts.	$ cts.	$ cts.
Accident	992,670 93	910,128 93	686,147 70
Health	595,130 79	492,845 33	416,133 69
Liability	4,678,891 60	4,002,703 74	2,607,978 82
Plate Glass	391,218 04	342,591 43	333,962 57
Steam Boiler	484,643 98	385,375 70	946,334 52
Burglary and theft	561,769 23	451,293 09	580,575 25
Sprinkler	310,221 96	244,231 86	353,701 80
Fly-Wheel	68,569 81	47,025 36	101,609 12
Auto and Teams (Property Damage)	620,226 97	483,881 31	438,234 48
Workmen's Collective	41,395 93	39,202 23	16,020 06
Fidelity	334,210 81	308,551 85	226,163 09
Surety	1,300,191 95	1,180,524 41	1,027,710 08
Physicians' Defence	33,281 83	36,698 87	28,134 27
Workmen's Compensation	5,386,266 84	4,540,736 33	2,395,411 88

MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—M. J. McMICHAEL.

Vice-President and General Manager—L. M. FINGARD.

Secretary-Treasurer—CHAS. E. HANSLIP.

Head Office—Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 500,000 00
Amount paid thereon in cash	64,565 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

	Par value.	Book value.	Market value.	
Mortgage loans on real estate, first liens				$ 31,950 00
Bonds and debentures owned, viz.:—				
On deposit with Receiver General, viz.:—				
Governments—				
Dominion of Canada War Loan, 1931, 5 p.c.	$ 50,000 00	$ 48,166 30	$ 48,700 00	
Province of Alberta, 1923, 4½ p.c.	30,000 00	28,599 00	28,800 00	
Province of Manitoba, 1926, 5 p.c.	5,000 00	4,875 00	4,950 00	
Province of Saskatchewan, 1925, 5 p.c.	10,000 00	9,400 00	9,900 00	
Cities—				
Regina, 1918, 6 p.c.	5,000 00	5,025 00	5,050 00	
St. Boniface, 1942, 5 p.c.	10,000 00	9,290 00	9,200 00	
Towns—				
Macleod, 1933, 6 p.c.	5,000 00	4,925 00	4,900 00	
Humboldt, 1937 to 1943, 6 p.c	16,222 16	15,200 65	15,573 24	
Galt, 1943, 5 p.c.	1,000 00	981 70	980 00	
Welland, 1933, 5 p.c.	6,000 00	5,665 80	5,820 00	
Total on deposit with Receiver General	$ 138,222 16	$ 132,128 45	$ 133,873 24	
Held by the Company, viz.:—				
Province of Ontario, 1926, 4 p.c.	15,000 00	12,900 00	12,900 00	
City of London, 1922, 5½ p.c.	8,000 00	7,828 80	7,828 80	
Greater Winnipeg Water Dist., 1922, 5 p.c.	3,000 00	2,841 07	2,841 07	
Total, par, book and market values	$ 164,222 16	$ 155,698 32	$ 157,443 11	
Carried out at book value				155,698 32
Cash at head office and eastern office, Toronto, Ont.				20,752 19
Cash in Standard Bank, Winnipeg				15,383 57
Agents' ledger balances				6,330 68
Total ledger assets				$ 230,114 76

OTHER ASSETS.

Market value of bonds and debentures over book value	1,744 79
Interest due, $973 32; accrued, $2,912 33	3,885 65
Furniture and fixtures (less depreciation)	12,828 93
Total assets	$ 248,574 13

Merchants Casualty—*Concluded.*

LIABILITIES.

Net amount of accident and sickness claims, unadjusted		$ 45,000 00
Advance premium payments and premiums unearned, $104,160.75; carried out at 100 per cent		104,160 75
Salaries, rent, advertising, agency and other expenses due and accrued		2,510 51
Taxes due and accrued		16,000 00
Total liabilities		$ 167,671 26
Surplus of assets over liabilities		$ 80,902 87
Capital stock paid in cash		64,565 00
Surplus over liabilities and paid up capital		$ 16,337 87

INCOME.

Gross cash received for premiums	$ 465,757 21	
Deduct return premiums	3,435 92	
Net cash received for premiums		$ 462,321 29
Interest and dividends		6,635 22
Membership fees		192,595 00
Total		$ 661,551 51
Received for increased capital		7,675 00
Total income		$ 669,226 51

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 28,887 87	
Net amount paid for claims occurring during the year	125,435 87	
Total net amount paid for accident and sickness claims		$ 154,323 74
Amount of dividends paid during the year		59,800 57
Commission or brokerage (including $192,595 membership fees retained by agents)		267,135 72
Paid for: Salaries of officials, $76,735 79; Salaries of agents, $3,114.40; directors' fees, $325; travelling expenses, $8,544.08		88,719 27
Taxes		8,326 90
Miscellaneous expenditure, viz.: Advertising, $8,003 64; furniture and fixtures, $4,709.18; legal expenses, $1,853 13; postage, telegrams, telephone and express, $10,088 10; printing and stationery, $9,549.96; rent, $12,400 68; accounts written off, $2,709.23; general expenses, $2,950.72; fire bonds, etc,. premiums, $1,377.74		53,642 38
Total expenditure		$ 631,948 58

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December, 31, 1916	$ 192,836 83
Amount of cash income	669,226 51
Total	$ 862,063 34
Amount of cash expenditure	631,948 58
Balance net ledger assets at December 31, 1917	$ 230,114 76

RISKS AND PREMIUMS.

Accident and Sickness Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	28,512	$ 10,435,392	$ 31,078 08
Taken during the year	38,519	14,097,954	41,985 71
Total	67,031	$ 24,533,346	$ 73,063 79
Deduct terminated	26,881	9,838,446	29,300 29
Gross and net in force at December 31, 1917	40,150	$ 14,694,900	$ 43,763 50

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES and G. E. LARIN, M.D.

Managing Director—J. G DUBEAU.

Secretary—J. C. H. DUSSAULT.

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	99,500 00
Amount of premium on capital stock paid in by stockholders	46,325 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) (Properties in Montreal)				$ 41,930 35
Amount secured by way of loans on real estate, by bond or mortgage, first liens				10,100 00
Bonds and debentures owned by the Company, viz.:—	Par value.	Book value.	Market value.	
Dominion of Canada, two year notes, 1919, 5 p.c.	$ 15,000 00	$ 14,623 98	$ 14,623 98	
Dominion of Canada, Victory Loan, (10 per cent of subscription) 1922, 5½ p.c.	500 00	500 00	500 00	
*City of Kamloops, B.C., 1938, 6 p.c.	10,000 00	9,800 00	9,900 00	
Towns—				
*Pointe aux Trembles, 1953, 6 p.c.	8,000 00	8,311 20	7,920 00	
*Pointe aux Trembles, 1953, 6 p.c.	2,000 00	2,077 80	1,980 00	
Sault au Recollet, 1954, 6 p.c.	10,000 00	10,000 00	11,100 00	
Shawinigan Falls, 1945, 5½ p.c.	15,000 00	14,362 50	14,850 00	
Villages—				
*Ormstown, 1952, 5 p.c.	25,000 00	23,960 00	21,750 00	
Municipality—				
*Cartierville, 1942, 5 p.c.	3,000 00	3,000 00	2,880 00	
Total par, book and market values...	$ 88,500 00	$ 86,635 48	$ 85,503 98	
Carried out at book value				86,635 48
Cash at head office				200 00
Cash in Bank of Hochelaga, Montreal				16,843 78
Total ledger assets				$ 155,709 61
Deduct market value of bonds and debentures under book value				1,131 50
				$ 154,578 11

*On deposit with Receiver General.

The Merchants' and Employers'—*Continued.*

OTHER ASSETS.

Interest accrued		$ 1,255 63
Gross premiums due and uncollected—		
Accident ($70.25 on business prior to Oct. 1, 1917)	$ 194 25	
Automobile ($213.38 on business prior to Oct. 1, 1917)	1,224 38	
Employers' Liability ($6,059 on business prior to Oct. 1, 1917)	12,775 32	
Perfect Protection (Health and Accident) ($238.74 on business prior to Oct. 1, 1917)	773 54	
Plate Glass ($713.07 on business prior to Oct. 1, 1917)	3,340 80	
Sickness ($75.25 on business prior to Oct. 1, 1917)	213 26	
Total	$ 18,521 55	
Deduct commission $3,648.60 less advances, ($1,890.89)	1,757 71	
Net premiums due and uncollected		16,763 84
Office fixtures		3,605 10
Other assets		3,837 76
Total assets		$ 180,040 44

LIABILITIES.

Unsettled claims—		
Automobile, unadjusted	$ 520 00	
Automobile, resisted, in suit	350 00	
Total net amount of automobile claims unsettled ($200 accrued in previous years)	$ 870 00	
Employers' Liability, adjusted	$ 4,000 00	
Employers' Liability, resisted, in suit	2,150 00	
Total net amount of employers' liability claims unsettled	$ 6,150 00	
P.P. (Health and Accident) unadjusted	$ 6,000 00	
Plate Glass, unadjusted	$ 1,252 76	
Plate Glass, resisted, in suit	87 00	
Total net amount of plate glass claims, unsettled	1,339 76	
Total net amount of unsettled claims		$ 14,359 76
Reserve of unearned premiums—		
Accident	$ 726 69	
Automobile	4,491 56	
Employers' Liability	22,143 71	
Plate Glass	21,414 88	
Sickness	766 25	
Total, $49,543.09; carried out at 80 per cent ($39,634.47 and $2,353.40 Perfect Protection, Health and Accident premiums paid in advance)		41,987 87
Taxes due and accrued		1,964 82
Reserve for agents' balances		3,000 00
Total liabilities		$ 61,312 45
Surplus of assets over liabilities		$ 118,727 99
Capital stock paid in cash		99,500 00
Surplus over all liabilities and capital		$ 19,227 99

The Merchants' and Employers'—*Continued.*

INCOME.

Premiums.	Class of Business.					
	Accident	Automobile.	Employers' Liability.	Perfect Protection (Health and Accident)	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	2,260 83	18,351 96	90,626 14	41,724 80	26,946 64	1,486 49
Less reinsurance	403 26					87 50
Less return premiums	458 65	5,820 75	15,220 18	318 67	6,887 25	327 46
Total deduction	861 91					414 96
Net cash received	1,398 92	12,531 21	75,405 96	41,406 13	20,059 39	1,071 53

Net cash received for premiums for all classes of business	$	151,873 14
Cash received for interest on investments		6,153 70
Rents		1,156 17
Policy fees		15,099 00
Premium on capital stock		586 00
Total	$	174,868 01
Received for calls on capital		1,220 00
Total income	$	176,088 01

EXPENDITURE.

Claims.	Class of Business.				
	Automobile.	Employers' Liability.	Perfect Protection (Health and Accident)	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	1,888 13	8,866 75	3,597 97	1,082 39	
Paid for claims occurring during the year	2,028 35	23,674 14	17,144 14	7,576 42	24 39
Total net payment for claims	3,916 48	32,540 89	20,742 11	8,658 81	24 39

Total net payments for claims for all classes of business	$	65,882 68
Dividends paid stockholders		5,958 00
Commission and brokerage (including $15,017 policy fees retained by agents)		50,755 70
Taxes		3,302 69
Salaries, fees and travelling expenses:—Salaries: head office, $15,656 34; general and special agents, $4,883; fees: directors, $2,295; auditors, $325; travelling expenses, $2,326.90		25,486 24
Miscellaneous expenditure, viz.:—Advertising, $1,224.36; entertainment, $25.50; furniture and fixtures, $1,663.36; real estate expenses, $2,837.60; legal expenses, $205; medical examiners' fees, $1,261; postage, telegrams, telephones and express, $1,654 06; printing and stationery, $2,604.17; rents, $545.32; general expenses, $2,058.69; exchange and collection, $59 49, commission on stock, $153		14,291 55
Total expenditure	$	165,676 86

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1916	$ 145,298 46
Amount of cash income	176,088 01
Total	$ 321,386 47
Total amount of expenditure	165,676 86
Balance of net ledger assets at December 31, 1917	$ 155,709 61

SUMMARY OF RISKS AND PREMIUMS.

Risk and Premiums.	Class of Business.								
	Accident.			Accident and Sickness Combined.			Automobile.		
	No.	Amount.	Premiums.	No.	Amount.	Monthly Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	65	162,800	913 42	2,378	1,002,615	2,918 73	128	1,280,000	8,061 28
Taken in 1917—									
New	92	231,000	1,483 33	3,025	1,121,475	3,721 90	215	2,150,000	13,259 09
Renewed	49	167,600	773 25				81	810,000	5,256 35
Totals	206	561,400	3,170 00	5,403	2,124,090	6,640 63	424	4,240,000	26,576 72
Less ceased	69	317,075	1,348 12	2,739	1,041,720	4,111 15	259	2,590,000	17,593 59
Gross in force at end of 1917	137	244,325	1,821 88	2,664	1,082,370	2,529 48	165	1,650,000	8,983 13
Less reinsured		125,500	368 49						
Net in force at end of 1917	137	118,825	1,453 39	2,664	1,082,370	2,529 48	165	1,650,000	8,983 13

Risk and Premiums.	Class of Business.							
	Employers' Liability.			Plate Glass.		Sickness.		
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.	
		$	$ cts.		$ cts.		$ cts.	
Gross in force at end of 1916	564	5,670,000	39,769 24	738	17,205 87	28	502 76	
Taken in 1917—New	233	2,330,000	17,612 35	1,502	25,045 06	69	1,331 75	
" Renewed	426	4,270,000	37,385 09	199	1,724 95	19	329 50	
Totals	1,223	12,270,000	94,766 68	2,439	43,975 88	116	2,164 01	
Less ceased	633	6,330,000	50,479 26	642	9,353 65	28	526 50	
Gross in force at end of 1917	590	5,940,000	44,287 42	1,797	34,622 23	88	1,637 51	
Less reinsured							105 00	
Net in force at end of 1917	590	5,940,000	44,287 42	1,797	34,622 23	88	1,532 51	

*THE GRAND LODGE OF THE LOYAL ORDER OF THE MOOSE IN THE DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Grand Dictator—NORMAN G. HEYD.
Grand Past Dictator—F. BEARD.
Grand Vice-Dictator—J. P. HAMILTON.
Grand Secretary—R. H. BRANDON.
Principal Office—Toronto.

(Incorporated April 1, 1912, by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion license issued November 3, 1913.)

(*For List of Officers, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, first liens				$ 1,450 00
Bonds and debentures on deposit with Receiver General, viz.:—	Par value.	Book value.	Market value.	
Cities—				
Medicine Hat, 1942, 5 p.c.	$ 11,000 00	$ 10,570 48	$ 9,680 00	
Kamloops, 1937, 5 p.c.	500 00	500 00	440 00	
Total on deposit with Receiver General	$ 11,500 00	$ 11,070 48	$ 10,120 00	
Carried out at book value				11,070 48
Cash in Royal Bank, Toronto				830 84
Total ledger assets				$ 13,351 32
Deduct market value of bonds and debentures under book value				950 48
				$ 12,400 84

OTHER ASSETS.

Loans to subordinate lodges	450 00
Interest accrued	143 75
Total assets	$ 12,994 59

LIABILITIES.

Advances by Supreme Lodge	$ 12,939 50
Excess of assets over liabilities	$ 55 09

INCOME.

Net cash received for sickness premiums	$ 1,073 50
Received for interest	712 72
Total income	$ 1,786 22

*This Company ceased to transact business in Canada as July 1, 1917 and has made application for the release of its securities deposited with the Receiver General.

THE MOOSE—*Concluded.*

EXPENDITURE.

Total net amount paid for sickness claims	$	853 86
Paid for: salaries of officials, $780; directors' fees, $121.55; actuary's fees, $75		976 55
Paid for taxes		2 03
Miscellaneous expenditure, viz.: advertising, $64.25; postage, telegrams, telephone and express, $41.44; printing and stationery, $64; exchange, $3.25		172 94
Total expenditure	$	2,005 38

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—SPENCER JOHN PORTAL.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Act, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital authorized, £50,000	$ 243,333 33
Amount subscribed and paid in cash, £20,525	99,888 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Canada stock, 1930/1950, 3½ p.c.	$ 2,433 33	$ 1,873 66	
Canada stock, 1940/1960, 4 p.c.	3,893 33	3,270 40	
British Consols, 1923 or later, 2½ p.c.	4,866 67	2,725 34	
British War Loan stock, 1929/1947, 5 p.c.	5,353 33	5,085 66	
Total on deposit with Receiver General	$ 16,546 66	$ 12,955 06	
Carried out at market value			$ 12,955 06

Other Assets in Canada.

Agents' balances and premiums uncollected (plate glass)	160 58
Total assets in Canada	$ 13,115 64

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid	$ 1,395 34
Reserve of unearned premiums, $12,650.22; carried out at 80 per cent	10,120 17
Total liabilities in Canada	$ 11,515 51

INCOME IN CANADA.

Gross cash received for premiums	$ 18,081 00	
Deduct return premiums	2,824 69	
Total net cash received for plate glass premiums		$ 15,256 31
Total income in Canada		$ 15,256 31

THE NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 46 45	
Amount paid for claims occurring during the year	$ 6,975 47	
Deduct salvages	32 00	
Net amount paid for said claims	$ 6,943 47	
Total net amount paid for plate glass claims		$ 6,989 92
Commission or brokerage		5,978 01
Taxes		636 57
Miscellaneous expenditure: Printing and stationery, $63.94; postage, telegrams, telephones and express, $15.34		79 28
Total expenditure in Canada		$ 13,683 78

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Policies in force at date of last statement	$ 22,220 35
Taken during the year, new	11,996 61
Taken during the year, renewed	5,777 94
Total	$ 39,994 90
Deduct terminated	17,006 69
Gross and net in force at December 31, 1917	$ 22,988 21

(*For General Business Statement, see Appendix.*)

NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—REED, SHAW AND MCNAUGHT.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1919.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 4,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Westmount, 1954, 4 p.c.	$ 15,000 00	$ 12,300 00	
Town of Maisonneuve, 1950, 4½ p.c.	54,000 00	44,280 00	
Total on deposit with Receiver General	$ 69,000 00	$ 56,580 00	
Carried out at market value			$ 56,580 00

Other Assets in Canada.

Bond on deposit with Province of Quebec, viz.:—			
Town of Maisonneuve, 1954, 5 p.c.	$ 50,000 00	$ 47,000 00	
Carried out at market value			47,000 00
Cash in banks, viz.:—			
Royal Bank of Canada, Toronto		$ 9,810 40	
Home Bank of Canada, Toronto		1,240 51	
Total cash in banks			11,050 91
Interest accrued			921 67
Agents' balances and premiums uncollected (guarantee)			11,788 88
Total assets in Canada			$ 127,341 46

LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted	$ 20,246 31
Reserve of unearned premiums, $43,745.58; carried out at 80 per cent	34,996 46
Taxes due and accrued	1,000 00
Total liabilities in Canada	$ 56,242 77

INCOME IN CANADA.

Gross cash received for premiums	$ 83,856 78	
Deduct return premiums	8,172 78	
Total net cash received for guarantee premiums		$ 75,684 00
Received for interest and dividends		5,649 56
Total income in Canada		$ 81,333 56

NATIONAL SURETY—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 13,750 47	
Deduct recoveries	3,851 26	
Net amount paid for said claims	$ 9,899 21	
Amount paid for claims occurring during the year	$ 21,667 67	
Deduct savings and salvage	5,982 08	
Net amount paid for said claims	$ 15,685 59	
Total net amount paid for claims		$ 25,584 80
Paid for commission or brokerage		29,506 02
Paid for taxes		2,435 45
Miscellaneous expenditure, viz.:—Advertising, $1.25; postage, telegrams, telephones and express, $90.68; printing and stationery, $35.25; legal expenses, $7.70; underwriters' boards, tariff associations, etc., $91.58;		226 46
Total expenditure in Canada		$ 57,752 73

RISKS AND PREMIUMS IN CANADA.

For Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	819	$ 12,262,399	$ 66,277 14
Policies taken during the year, new and renewed	1,042	17,313,525	90,590 52
Total	1,861	$ 29,575,924	$156,867 66
Deduct terminated	941	14,575,999	73,450 68
Gross and net in force at December 31, 1917	920	$ 14,999,925	$ 83,416 98

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Net cash received for premiums	$ 5,394,331 45
Inspections	2,786 83
Interest and dividends	524,384 40
Rents	4,137 44
Agents' balances previously charged off	269 01
Gross profit on sale or maturity of real estate, bonds and stocks	1,751 85
Borrowed money	765,000 00
Income received from other sources	92,742 87
Total income	$ 6,785,403 85

DISBURSEMENTS.

Net amount paid policyholders for claims	$ 1,096,183 59
Investigation and ajustment of claims	133,777 49
Cash paid stockholders for interest or dividends	490,008 00
Commission or brokerage (less received on return premiums and reinsurance)	1,280,297 25
Salaries, fees and all other compensation of officers, directors, trsutees and home office employees	687,274 29
Salaries, travelling and all other expenses of agents not paid by commissions	222,355 90
Inspections (other than medical and claim)	2,767 70
Rents	54,696 31
Taxes on real estate	3,872 40
State taxes on premiums, Insurance Department licenses and fees	108,232 29
All other licenses, fees and taxes	28,824 95
Borrowed money	645,000 00
Interest on borrowed money	3,957 68
Gross on sale or maturity of bonds, stocks and real estate	62,846 70
Agents' balances previously charged off	4,944 43
All other disbursements	275,796 97
Total disbursemeats	$ 5,100,835 95

NATIONAL SURETY—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 114,827 92
Mortgage loans on real estate, first lines	89,632 37
Loans secured by pledge of bonds, stocks or other collaterals	51,500 00
Book value of bonds and stocks	12,083,970 93
Premiums in course of collection	1,260,841 24
Cash on hand, in transit, in trust companies and in banks	797,876 54
Bills and accounts receivable	114,105 58
Other ledger assets	455,343 05
Total ledger assets	$14,968,097 63

NON-LEDGER ASSETS.

Interest due and accrued	137,461 67
Total	$15,105,559 30
Deduct assets not admitted	1,010,888 25
Total admitted assets	$14,094,671 05

LIABILITIES.

Total net amount of unpaid claims	$ 1,446,768 78
Estimated expenses of investigations and adjustment of unpaid claims	63,313 88
Total unearned premiums	3,256,081 88
Commissions, brokerage and other charges due or accrued	238,083 81
Salaries, rents, bills, expenses, etc., due or accrued	24,159 92
Federal state, and other taxes due or accrued (estimated)	248,842 88
Dividends declared and unpaid to stockholders	120,055 00
Due and to become due for borrowed money	120,000 00
Interest due or accrued	600 00
Return premiums, $28,597.66; reinsurance, $96,133.95	124,731 61
All other liabilities	76,461 20
Total liabilities (except capital)	$ 5,719,098 96
Capital stock paid up in cash	4,000,000 00
Surplus above capital and other liabilities	4,375,572 09
	$14,094,671 05

RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Premiums on policies in force at end of year.
	$ cts.	$ cts.	$ cts.
Fidelity risks	2,352,913 87	2,147,322 70	506,275,923 00
Surety risks	4,316,551 20	3,550,119 18	461,652,853 00
Burglary and theft risks	859,972 64	746,953 14	742,267 89

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General, viz.:—

Cities—	Par vlaue.	Market value.
Quebec, 1932, 3½ p.c.	$ 11,000 00	$ 9,130 00
Toronto, 1929, 3½ p.c.	9,733 34	8,468 00
Toronto, 1944, 3½ p.c.	9,733 33	7,592 00
Three Rivers, 1943, 5 p.c.	5,000 00	4,650 00
Total on deposit with Receiver General	$ 35,466 67	$ 29,840 00
Carried out at marked value		$ 29,840 00

Other Assets in Canada.

Interest accrued	573 37
Agents' balances and premiums uncollected (plate glass) ($10.50 on business prior to Oct. 1, 1917)	2,241 41
Total assets in Canada	$ 32,654 78

LIABILITIES IN CANADA.

Net amount of plate glass claims, unadjusted	$ 323 18
Reserve of uncarned premiums, $16,711.90; carried out at 80 per cent	13,369 52
Due and accrued for taxes (estimated)	500 00
Total liabilities in Canada	$ 14,192 70

INCOME IN CANADA.

Gross cash received for premiums	$ 24,314 71	
Deduct return premiums	3,420 14	
Net cash received for plate glass premiums		$ 20,894 57
Received for interest on investments		1,313 41
Total income in Canada		$ 22,207 98

The New York Plate Glass—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	$ 1,709 99	
Deduct savings and salvage	88 90	
Net amount paid for said claims	$ 1,681 09	
Amount paid for claims occurring during the year	$ 7,927 00	
Deduct savings and salvage	10 54	
Net amount paid for said claims	$ 7,916 46	
Total net amount paid for plate glass claims		$ 9,597 55
Commission or brokerage		7,098 97
Taxes		1,243 38
Miscellaneous expenditure, viz.: Exchange, $25.89; printing and stationery, $2.97; advertising, $23.10; legal expenses $1.50; office expenses, $140; postage, telegrams, telephone and express, $92.38; underwriters boards, tariff associations, etc., $18.72; duty and supplies, $11.20		315 76
Total expenditure in Canada		$ 18,255 66

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Gross in force at date of last statement	$ 29,304 74
Taken during the year, new and renewal	23,930 93
Total	$ 53,205 67
Deduct terminated	22,378 79
Gross and net in force at December 31, 1917	$ 30,826 88

General Business Statement for the Year ending December 31, 1917.

INCOME.

Net cash received for premiums	$ 729,745 76
Interest and dividends	32,145 71
Gross profit on sale or maturity of stocks and bonds	12,644 63
Total income	$ 774,536 10

DISBURSEMENTS.

Net amount paid for plate glass claims	$ 356,489 92
Cash paid stockholders for interest or dividends	38,000 00
Commission or brokerage (less received on return premiums and reinsurance)	255,366 31
Salaries, travelling and all other expenses of agents not paid by commission	4,484 18
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	64,912 99
State taxes on premiums, Insurance Department licenses and fees	14,727 68
All other licenses, fees and taxes	1,844 26
Rents	9,106 02
Agents' balances charged off	16 37
Gross loss on sale or maturity of bonds and stocks	1,242 70
All other disbursements	11,891 41
Total disbursements	$ 758,081 84

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 41,000 00
Book value of bonds and stocks	872,845 34
Cash on hand, in trust companies and in banks	48,959 80
Premiums in course of collection	176,142 38
Total ledger assets	$ 1,138,947 52

The New York Plate Glass—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued		$ 3,791 30
Gross assets	$ 1,142,738 82	
Deduct assets not admitted	180,882 07	
Total admitted assets		$ 961,856 75

LIABILITIES.

Total amount of unpaid claims		$ 42,009 93
Total unearned premiums		374,488 93
Dividends due stockholders		8,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers		55,727 50
Federal, state and other taxes due or accrued, estimated		7,000 00
Salaries rents, expenses bills accounts, fees, etc., due or accrued		500 00
Total liabilities, except capital		$ 437,726 36
Capital stock paid in cash		200,000 00
Surplus over all liabilities		274,130 39
Total liabilities		$ 961,856 75

EXHIBIT OF PREMIUMS.

Plate Glass Risks.

Premiums written or renewed during the year	$ 866,762 95
Premiums terminated during the year	1,495,640 86
Net premiums in force at December 31, 1917	756,181 55

*THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—D. K. RIDOUT.
Vice-Presidents—R. C. HOLDEN and CHAS. F. DALE.
Managing Director—CHAS. F. DALE.
Secretary—P. W. PEACOCK.
Principal Office—Toronto.

(Incorporated by Letters Patents of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	306,400 00
Amount paid thereon in cash	90,799 95
Amount of premium on capital stock paid in by shareholders	22,699 96

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loan secured by stock				$ 900 00
	Par value.	Market value.	Amount Loaned.	
13 shares Royal Bank stock	$ 1,300 00	$ 2,612 20	$ 900 00	
Book value of bonds and debs. *(For details, see Schedule A.)*				268,431 02
Book value of stocks *(For details, see Schedule B.)*				15,981 12
Cash at head office				272 52
Cash in banks, and trust company, viz:—				
Trusts and Guarantee Co., Toronto			$ 5,045 47	
Merchants Bank of Canada, Toronto			2,711 96	
Union Bank of Canada, Montreal			13,256 71	
Total cash in banks and trust Company				21,014 14
Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba				5,000 00
Associated Companies, Manitoba				11,588 35
Total ledger assets				$ 323,187 15
Deduct market value of bonds, debentures and stocks under book value				1,706 46
				$ 321,480 69

OTHER ASSETS.

Interest due $723.21; accrued, $3,388.66		4,111 87
Gross premiums due and uncollected viz:—		
Accident ($490.78 on business prior to Oct. 1, 1917)	$ 3,409 24	
Automobile ($317.55 on business prior to Oct. 1, 1917)	2,656 44	
Liability ($1,586.43 on business prior to Oct. 1, 1917)	15,407 61	
Plate Glass ($522.19 on business prior to Oct. 1, 1917.)	2,107 38	
Sickness ($261.38 on business prior to Oct. 1, 1917)	2,166 08	
Net premiums due and uncollected		25,746 75
Total assets		$ 351,339 31

*The business and assets of this company were purchased by the North American Accident Insurance Company incorporated by chapter 65 of the Statutes of Canada 1917 and its liabilities were assumed at the same time by said purchasing company. The latter company received a license on January 15, 1918.

The North American Accident—*Continued.*

LIABILITIES.

Unsettled claims:—		
Accident, adjusted but unpaid		$ 5,392 00
Automobile, adjusted but unpaid ($123 accrued in previous years)		7,032 00
Employers' Liability, adjusted but unpaid	$ 74,356 85	
Employers' Liability, resisted in suit	2,000 00	
Total amount of Employers' Liability claims, unadjusted ($19,771 accrued in previous years)		76,356 85
Plate Glass, adjusted but unpaid ($979 accrued in previous years)		2,825 00
Sickness, adjusted but unpaid		1,343 00
Total net amount of unsettled claims		$ 92,948 85
Reserve of uncarned premiums:—		
Accident	$ 10,347 91	
Automobile	11,252 87	
Liability	40,247 33	
Plate Glass	24,654 65	
Sickness	6,655 44	
Total, $93,158.20; carried out at 80 per cent		74,526 56
Dividends to stockholders due and unpaid		9,080 00
Commission due and accrued		1,200 00
Taxes due and accrued		3,500 00
Reinsurance balances		421 00
Agents' balances		2,509 99
Total liabilities		$ 184,186 40
Surplus of assets over liabilities		$ 167,152 91
Capital stock paid in cash		90,799 95
Surplus above liabilities and capital		$ 76,352 96

INCOME.

Premiums.	Class of Business.					
	Accident.	Automobile.	Liability.	Plate Glass.	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Gross cash received	31,159 57	22,970 55	183,400 40	22,376 84	13,168 97	
Less reinsurance	3,263 53	707 50	46 00	427 43	296 13	
Net cash received	27,896 04	22,263 05	183,354 40	21,949 41	12,872 84	
Net cash received for premiums for all classes of business						$ 268,335 74
Cash received for interest on investments						13,788 13
Total income						$ 282,123 87

THE NORTH AMERICAN ACCIDENT—*Continued.*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Automobile.	Liability.	Plate Glass.	Sickness.	
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Amount paid for claims occurring in previous years	1,152 24	914 92	35,197 12	1,083 57	1,698 27	
Paid for claims occurring during the year	7,858 43	6,478 20	48,463 30	8,884 45	3,324 72	
Less salvages and reinsurances	10 70	459 27		19 99		
Net payments for said claims	7,847 73	6,018 93		8,864 46		
Total net payment for claims	8,999 97	6,933 85	83,660 42	9,948 03	5,022 99	

Total net payments for claims for all classes of business	$	114,565 26
Dividends paid stockholders		9,079 94
Commission and brokerage		49,394 93
Taxes		4,996 66
Salaries, fees and travelling expenses:—Salaries of officials, $24,632.27; Fees:—directors, $370; auditors, $339.57; travelling expenses, $2,928.02		28,269 86
Miscellaneous expenditure, viz.:—Advertising, $2,178.45; furniture and fixtures, $359.85; elevator inspections, $643.10; legal expenses, $455.53; Patriotic fund, $1,000; medical examiners' fees, $2; postage, telegrams, telephones and express, $959.73; printing and stationery, $2,290.79; rents, $2,014; general expenses, $3,874.39; bad debts, $346.09; pay-roll audits, $827.66; Manitoba Workmen's Compensation Board, $1,677.71; loss on sale of securities, $828.43		17,457 73
Total expenditure	$	223,764 38

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1916	$	264,827 66
Amount of cash income		282,123 87
Total	$	546,951 53
Amount of expenditure		223,764 38
Balance, net ledger assets at December 31, 1917	$	323,187 15

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	1,513	5,191,296	19,477 80	227	2,270,000	15,319 81	509	5,170,000	70,403 64
Taken in 1917— New and Renewed	2,123	6,673,043	32,272 95	466	3,915,000	25,246 72	418	4,219,666	193,834 93
Totals	3,636	11,864,339	51,750 75	693	6,185,000	40,566 53	927	9,389,666	264,238 57
Less ceased	1,723	5,677,541	27,678 18	352	2,775,000	18,060 79	433	4,490,000	183,536 70
Gross in force at end of 1917	1,913	6,186,798	24,072 57	341	3,410,000	22,505 74	494	4,899,666	80,701 87
Less reinsured		1,405,262	3,376 75					40,000	46 00
Net in force at end of 1917	1,913	4,781,536	20,695 82	341	3,410,000	22,505 74	494	4,859,666	80,655 87

THE NORTH AMERICAN ACCIDENT—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.			
	Plate Glass.		Sickness.	
	No	Premiums.	No.	Premiums.
		$ cts.		$ cts.
Gross in force at end of 1916	1,936	52,903 03	754	11,909 63
Taken in 1917—New and renewed	729	19,218 95	981	13,453 41
Totals	2,665	72,121 98	1,735	25,363 04
Less ceased	990	24,447 34	758	11,762 92
Gross in force a t end of 1917	1,675	47,674 64	977	13,600 12
Less reinsured		424 43		289 25
Net in force at end of 1917	1,675	47,250 21	977	13,310 87

SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
Government—			
*Dominion of Canada Victory Loan, 1937, 5½ p.c.	$ 100,000 00	$ 99,107 95	$ 99,107 95
Cities—			
*Fort William, 1933, 5 p.c.	5,000 00	4,775 00	4,700 00
Kamloops, 1938, 6 p.c.	5,000 00	4,937 50	4,950 00
Lethbridge, 1943, 5 p.c.	5,839 99	5,148 63	5,080 80
MacLeod, 1933, 5 p.c.	10,000 00	9,862 50	9,800 00
*Nanaimo, 1922, 5 p.c.	11,000 00	10,499 50	10,450 00
St. Boniface, 1942, 5 p.c.	10,000 00	9,285 00	9,200 00
St. Catharines, 1928, 4½ p.c.	3,000 00	2,783 10	2,820 00
St. Catharines, 1933, 4½ p.c.	10,000 00	9,103 50	9,300 00
*Toronto, 1929, 3½ p.c.	4,866 67	4,291 91	4,234 00
Town—			
Sault au Recollet, 1954, 6 p.c.	10,000 00	9,950 00	11,100 00
Villages—			
St. Lambert, 1956, 5½ p.c.	29,000 00	26,825 00	26,825 00
St. Michel, 1954, 6 p.c.	20,000 00	18,600 00	20,200 00
Rural Municipality—			
Fort Garry, 1929, 6 p.c.	10,000 00	10,224 00	10,000 00
Schools—			
Kitchener, Ont., 1925 to 1927, 4½ p.c.	6,665 99	6,129 92	6,332 69
*Outremont, Que., 1953, 5½ p.c.	10,000 00	10,000 00	10,200 00
*Westmount, Que., 1933, 5 p.c.	8,000 00	7,880 00	7,920 00
Wilkie, Sask., 1918-1943, 6 p.c.	4,333 33	4,158 88	4,246 67
Railways—			
Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c.	851 67	729 96	459 90
Barcelona Traction, Light and Power Co., 1st mtge., 1961 (or earlier), 5 p.c.	4,866 67	4,063 67	2,384 67
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c.	500 00	400 00	515 00
Suburban Rapid Transit Co., 1st mtge.(g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c.	5,000 00	4,825 00	4,500 00
Miscellaneous—			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c.	5,000 00	4,850 00	4,750 00
Total par, book and market values	$ 278,924 32	$ 268,431 02	$ 269,076 68

SCHEDULE B.

Stocks owned by the company, viz.:—

75 shares C.P.R. stock	$ 7,500 00	$ 11,976 12	$ 10,125 00
48 shares Consumers' Gas Co. Stock	2,400 00	4,005 00	3,504 00
Total par, book and market values	$ 9,900 00	$ 15,981 12	$ 13,629 00

*On deposit with Receiver General.

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

CAPTIAL.

Amount of capital authorized and subscribed	£ 1,000,000	$ 4,866,666 67
Amount paid in cash	100,000	486,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bonds on deposit with Receiver General, viz.:—	Par value.	Market value.	
Can. Nor. Ont. Ry. 1st Mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.	$ 132,860 00	$ 95,659 02	
Carried out at market value			$ 95,659 20

Other Assets in Canada.

Agents' balances and premiums uncollected	473 15
Total assets in Canada	$ 96,132 35

INCOME IN CANADA.

Net cash received for inland transportation premiums	$ 18,440 62

EXPENDITURE IN CANADA.

Paid for commission or brokerage	$ 2,757 59
Paid for taxes	403 05
Miscellaneous expenditure: Stationery	185 50
Total expenditure in Canada	$ 3,346 14

Inland Transportation Risks.	Amount.	Premiums.
Policies taken during the year, new	$ 73,301,143	$ 17,544 12
Deduct terminated	73,301,143	17,544 12

(*For General Business Statement, see Appendix.*)

THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—J. T. FARISH.
Vice-President—NELSON MITCHELL.
Manager and Secretary—E. E. GLEASON.
Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$	50,000 00
Amount paid thereon in cash		20,000 00

(For List of Shareholders see Appendix.)

ASSETS.

Bonds and debentures owned by the Company—

	Par value.	Book value.	Market value.
Dom. of Can. War Loan, 1937, 5 p.c.	$ 5,000 00	$ 4,789 73	$ 4,789 73
Dom of Can. Victory Loan, 1937, 5½ p.c. (10 p.c. of subscription)	500 00	500 00	500 00
Cities—			
Edmonton, 1918 to 1956, 4½ p.c.	4,757 94	4,441 44	4,044 25
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, 5 p.c.	2,000 00	1,978 82	1,920 00
Prince Albert, 1942, 4½ p.c.	5,000 00	4,170 67	4,000 00
*Regina, 1928, 5 p.c.	5,000 00	4,897 47	4,750 00
Villages—			
*Granby, 1936, 4 p.c.	16,000 00	16,000 00	12,960 00
St. Michel de Laval, 1954, 6 p.c.	5,000 00	5,000 00	5,050 00
School—			
Fort William, Ont., R.C., 1941, 4½ p.c.	5,000 00	4,656 72	4,050 00
Total par, book and market values	$ 48,257 94	$ 46,434 85	$ 42,063 98

Carried out at book value		$ 46,434 85
Cash at head office		1,923 75
Cash in banks, viz.:—		
Canadian Bank of Commerce, Granby, Que., current account	$ 23,266 04	
Canadian Bank of Commerce, Granby, Que., savings account	5,000 00	
Bank of Ottawa, Granby, Que., savings account	331 19	
Total cash in banks		28,597 23
Total ledger assets		$ 76,955 83
Deduct market value of bonds and debentures under book value		4,370 87
		$ 72,584 96

OTHER ASSETS.

Interest due, $151.50; accrued, $596.94	748 44
Premiums due and uncollected ($6,607 on business prior to Oct. 1, 1917.)	7,110 98
Office furniture (less depreciation)	972 00
Agents' balances (travellers' expenses)	47 30
Total assets	$ 81,463 68

*On deposit with Receiver General.

The Protective Association—*Concluded.*

LIABILITIES.

Total net amount of unsettled accident and sickness claims		$ 13,540 83
Reserve of unearned premiums, $40,180; carried out at 80 per cent		32,144 00
Due and accrued for salaries, rent and medical fees		2,080 40
Taxes due and accrued		2,200 00
Total, liabilities		$ 49,965 23
Excess of assets over liabilites		$ 31,498 45
Capital stock paid in cash		20,000 00
Surplus over liabilities and capital		$ 11,498 45

INCOME.

Gross cash received for accident and sickness premiums	$ 151,829 83	
Deduct return premiums	860 00	
Net cash received for premiums		$ 150,969 83
Received for interest		2,124 89
Total income		$ 153,094 72

EXPENDITURE.

Net amount paid during the year for accident and sickness claims occuring in previous years	$ 11,877 49	
Net amount paid during the year for accident and sickness claims occurring durinog the year	74,717 21	
Total net amount paid for claims		$ 86,594 70
Commission or brokerage		21,822 92
Paid for: salaries of officials, $15,199.60; do., of agents and office staff, $10,824.14; auditors' fees, $159.20; travelling expenses, $4,350; petty cash, $195		30,727 94
Taxes		2,509 33
Miscellaneous expenditure, viz. Office furniture and fixtures, $85.67; postage, telephone and express ,$1,990; printing and stationery, $1,868.86, advertising, $61; legal expenses, $70.60; rent, light and heat, $720.52; medical, $1,929.75		6,726 40
Total expenditure		$ 148,381 29

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1916	$ 72,242 40
Amount of cash income above	153,094 72
Total	$ 225,337 12
Expenditure as above	148,381 29
Balance, net ledger assets, at December 31, 1917	$ 76,955 83

RISKS AND PREMIUMS.

Accident and Sickness Risks.	No.	Premiums.
Gross policies in force at date of last statement	11,516	$ 138,192
Taken during the year, new	11,873	142,476
Total	23,389	$ 280,668
Less terminated	11,516	138,192
Gross and net in force at December 31, 1917	11,873	$ 142,476

RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—Hon. CHAS. N. LAWRENCE.
Manager—ARTHUR WORLEY.
Secretary—J. L. HARDING.
Principal Office—London, Eng.
Chief Agent in Canada—F. H. RUSSELL.
Head Office in Canada—Toronto.

(Organized March, 1849. Dominion license issued November, 27, 1902.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£	1,000,000
Amount paid in cash		200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs, on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Governments—			
British War Loan, 1929/1947, 5 p.c.	$ 64,034 70	$ 60,439 13	
India Stock (Sterling), 1948 or later, 3 p.c.	79,599 75	46,167 86	
Cities—			
Toronto, 1948, 4 p.c.	48,666 67	41,366 67	
Toronto, 1948, 4½ p.c.	24,333 33	22,630 00	
Railway—			
East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.	45,454 67	25,909 16	
Total on deposit with Receiver General	$ 262,089 12	$ 196,512 82	
Carried out at market value			$ 196,512 82

Other Assets in Canada.

Cash at head office in Canada			2,396 52
Cash in banks:—			
Dominion Bank, Toronto	$ 9,091 96		
" Montreal	2,831 58		
" Winnipeg	3,694 21		
" Edmonton	200 00		
" Vancouver	4,009 31		
Merchants Bank, St. John	6,934 48		
Total cash in banks	$ 17,669 58		
Less Dominion Bank overdraft	760 43		
Total net cash in banks			16,909 15
Due from agents			2,323 48
Office furniture			2,883 17
Cash on deposit with Manitoba Government re Compensation Account			5,000 00
Cash on deposit Edmonton Electric Light			5 00
Workmen's Compensation Pool a/c, Man.			11,765 89
Gross premiums due and uncollected, viz.:—			
Accident ($2,228 59 on business prior to Oct. 1, 1917)	$ 8,229 78		
Burglary	16 00		
Guarantee ($ 377 61 " " " 1, 1917)	916 90		
Employer's Liability ($2,759 22 " " " 1, 1917)	8,514 23		
Sickness ($ 975 23 " " " 1, 1917)	3,446 71		
Plate Glass ($ 304 27 " " " 1, 1917)	2,590 41		
Automobile ($1,452 14 " " " 1, 1917)	4,196 71		
Total premiums due and uncollected ($29,910.74; less $6,879.32 commission)			21,031 42
Total assets in Canada			$ 258,827 45

Railway Passengers—*Continued.*

LIABILITIES IN CANADA.

Net amount of unsettled claims, viz.:—		
Accident, unadjusted ($100 accrued in previous years)	$ 7,435 00	
Accident, resisted, in suit ($2,100 accrued in previous years)	3,100 00	
Guarantee, unadjusted (accrued in previous years)	100 00	
Guarantee, resisted, in suit (accrued in previous years)	13,000 00	
Plate Glass, unadjusted	1,985 00	
Plate Glass, resisted, in suit	125 00	
Sickness, unadjusted	3,185 00	
Employers' Liability, unadjusted ($500 accrued in previous years)	18,995 00	
Automobile, unadjusted	2,585 00	
Total net amount of unsettled claims		$ 50,510 00
Reserve of unearned premiums, viz.:—		
Accident	$ 21,819 50	
Burglary	75 25	
Guarantee	9,612 52	
Sickness	11,765 08	
Employers' Liability	37,355 40	
Plate Glass	18,294 91	
Automobile	15,415 22	
Total, $114,337.88; carried out at 80 per cent		91,470 30
Salaries, rent, advertising, etc., due and accrued		649 01
Taxes due and accrued		11,000 00
Return premiums due		821 80
Total liabilities in Canada		$ 154,451 11

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident.	Burglary.	Employers' Liability.	Sickness.	Guarantee.	Plate Glass.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	58,660 45	146 50	105,239 60	25,404 68	18,956 76	18,767 33	32,626 80
Less reinsurance	161 25		146 15	43 75		56 05	
Less return premiums	1,021 94	1 90	6,149 33	484 58	688 41	1,047 06	3,505 69
Total deduction	1,183 19		6,295 48	528 33		1,103 11	
Net cash received	57,477 26	144 60	98,944 12	24,876 35	18,268 35	17,664 22	29,121 11

Net cash received for premiums for the above classes of business	$	246,496 01
Interest and dividends		150 49
Total income in Canada	$	246,646 50

Railway Passengers—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Employers' Liability.	Sickness.	Guarantee.	Plate Glass.	Automobile.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net payment for claims occurring in previous years	11,926 42	15,156 49	3,767 93	−531 26	1,059 20	7,709 10
Paid for claims occurring during the year	8,499 37	20,190 38	7,388 87	53 14	9,736 69	3,286 84
Less savings and salvage and reinsurances		2 00	9 52		566 49	
Net payment for said claims		20,188 38	7,379 35		9,230 20	
Total net payment for claims	20,425 79	35,344 87	11,147 28	−478 12	10,289 40	10,995 94

Total net payment for all classes of business	$	87,725 16
Commission and brokerage		53,967 26
Taxes		6,350 28
Salaries, fees and travelling expenses: Salaries, head office, $35,862.01; fees, auditors, $764.75; travelling expenses, officials, $2,848.93; agents, $41.35		39,517 04
Miscellaneous expenditure, viz.: Advertising, $1,161.97; furniture and fixtures, $455.76; inspections, $281.75; legal expenses, $161.26; sundries, $1,068.80; medical examiners' fees, $600; postage, telegrams, telephones and express, $2,339.85; printing and stationery, $2,654; rents, $5,261.97; underwriters boards, associations, etc., $541.92; bad debts, $2,880.26; Manitoba Workmen's Compensation Board Administration expenses, $1,677.71.		19,085 25
Total expenditure in Canada	$	206,644 99

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile.			Burglary.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of 1916	3,732	8,983,150	52,922 59	444	4,440,000	23,844 54	26	29,450	175 20
Taken in 1917, New	1,106	1,931,750	16,340 36	598	5,980,000	28,216 88	5	6,750	34 50
Renewed	3,438	9,115,900	43,577 93	135	1,350,000	6,625 11	17	19,250	116 00
Totals	8,276	20,030,800	112,840 88	1,177	11,770,000	58,686 53	48	55,450	325 70
Less ceased	4,678	11,719,650	59,040 64	541	5,410,000	27,856 09	26	29,450	175 20
Gross in force at end of 1917	3,598	8,311,150	53,800 24	636	6,360,000	30,830 44	22	26,000	150 50
Less reinsured		38,000	161 25						
Net in force at end of 1917	3,598	8,273,150	43,638 99	636	6,360,000	30,830 44	22	26,000	150 50

Railway Passengers—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.						
	Employers' Liability.		Guarantee.			Plate Glass.	
	No.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1916	365	54,668 76	365	3,759,940	13,537 08	980	33,410 45
Taken in 1917—New and	720	67,568 96	272	2,508,970	9,120 72	367	8,721 29
Renewed	139	35,672 25	208	2,425,264	8,395 27	305	7,864 83
Totals	1,224	157,909 97	845	8,694,174	30,963 07	1,652	49,996 57
Less ceased	371	93,519 04	381	3,680,790	10,802 98	506	11,795 28
Gross in force at end of 1917	853	64,390 93	464	5,013,384	20,160 09	1,146	38,201 29
Less reinsured	....	146 15	..	...	. . .		56 05
Net in force at end of 1917	853	64,244 78	464	5,013,384	20,160 09	1,146	38,145 24

Risks and Premiums.	Class of Business.
	Sickness.
	Premiums.
	$ cts.
Gross in force at end of 1916	22,681 10
Taken in 1917—New and	7,336 25
Renewed	18,590 58
Totals	48,607 93
Less ceased	25,034 02
Gross in force at end of 1917	23,573 91
Less reinsured	43 75
Net in force at end of 1917	23,530 16

(*For General Business Statement, see Appendix.*)

THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—F. A. HARRINGTON.
Secretary—F. C. HARRINGTON.
Principal Office—Worcester, Mass.
Chief Agent in Canada—JAS. E. SCOTT.
Head Office in Canada—Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz:—			
City of Halifax, 1945, 4 p.c.	$ 10,000 00	$ 8,500 00	
City of Toronto, 1922, 4 p.c.	20,000 00	19,200 00	
Total on deposit with Receiver General	$ 30,000 00	$ 27,700 00	
Carried out at market value			$ 27,700 00

Other Assets in Canada.

Cash in banks, viz:—		
Molsons Bank, Toronto	$ 1,038 12	
Dominion Bank, Toronto	9,221 92	
Total cash in banks		10,260 04
Interest accrued		600 00
Total assets in Canada		$ 38,560 04

LIABILITIES IN CANADA.

Total net amount of accident and sickness claims, unadjusted	$ 11,589 27
Reserve of unearned premiums: accident and sickness, $3,177.38; carried out at 80 per cent.	2,541 90
Taxes due and accrued	844 20
Salaries, rent, advertising, agency and other expenses due and accrued	85 00
Premiums paid in advance, $1,766; investigating and adjusting unpaid claims (estimated) $51.59	1,817 59
Total liabilities in Canada	$ 16,877 96

INCOME IN CANADA.

Accident and Sickness Risks.		
Gross cash received for premiums	$ 42,210 00	
Deduct return premiums	62 79	
Total net cash received for premiums		$ 42,147 21
Interest and dividends		1,440 06
Policy fees		8,509 50
Total income in Canada		$ 52,096 77

The Ridgely Protective—*Continued.*

EXPENDITURE IN CANADA

Accident and Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 8,529 90	
Net amount paid for claims occurring during the year	18,063 53	
Total net amount paid for claims		$ 26,593 43
Commission or brokerage		9,852 21
Salaries of Head Office officials, $771.33, General and special agents, $1,520; travelling expenses, agents, $1,298.72		3,590 05
Taxes		1,474 26
Miscellaneous expenditure, viz.: Advertising, $294.60; furniture and fixtures, $18.45; postage, telegrams, telephones and express, $379.69; printing and stationery, $3.59; rents, $508.37; investigations and adjustments, $187.81; collectors' balances charged off, $2; miscellaneous, $89.92; legal fees, $100		1,613 43
Total expenditure in Canada		$ 43,123 38

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.	Premiums.
Gross policies in force at date of last statement	$ 10,155 00
Taken during the year, new and renewed	42,210 00
Total	$ 52,365 00
Deduct terminated	37,113 00
Gross and net in force at December 31, 1917	$ 15,252 00

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of bonds		$ 515,286 85
Cash on hand, in trust companies and in banks		59,553 99
Total ledger assets		$ 574,840 84

NON-LEDGER ASSETS.

Interest due and accrued		9,646 53
Gross assets		$ 584,487 37
Deduct assets not admitted		34,806 08
Total admitted assets		$ 549,681 29

LIABILITIES.

Total net amount of unpaid claims		$ 98,005 63
Expenses of investigations and adjustment of claims (estimated)		624 44
Total unearned premiums		54,008 35
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,548 77
Federal, state and other taxes (estimated)		11,851 78
Total liabilities, except paid up capital		$ 167,038 97
Capital stock paid up		100,000 00
Surplus over capital and other liabilities		282,642 32
Total liabilities		$ 549,681 29

INCOME.

Net cash received for premiums		$ 592,589 06
Policy fees required or represented by applications		80,688 00
Received for interest and dividends		24,647 95
Total income		$ 697,925 01

THE RIDGELY PROTECTIVE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	$	344,350 64
Investigation and adjustment of claims		5,753 16
Policy fees retained by agents		80,094 50
Commissions or brokerage		26,575 76
Dividends and interest to stockholders		10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		101,119 80
Salaries, travelling and all other expenses of agents not on commission account		33,075 94
Rents		4,008 41
State taxes on premiums, Insurance Department licenses and fees		12,896 46
All other licesnes, fees and taxes		2,314 38
Agents' balances charged off		128 23
All other disbursements		22,329 58
Total disbursements	$	642,646 86

EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year	$	593,355 00
Premiums on risks expired and terminated		567,138 00
Premiums on policies in force at end of the year		184,449 25

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.
President—L. F. BUTLER.
Secretary—J. H. COBURN.
Principal Office—Hartford, Conn.
Chief Agent in Canada—F. F. PARKINS.
Head Office in Canada—Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz:—			
Dominion of Canada War Loan, 1937, 5 p.c.	$ 35,000 00	$ 33,543 00	
Cities—			
London, 1933, 4 p.c.	17,000 00	14,960 00	
Toronto, 1948, 4 p.c.	109,500 00	93,075 00	
Victoria, 1923, 4 p.c.	25,000 00	23,000 00	
Total on deposit with Receiver General	$ 186,500 00	$ 164,578 00	
Carried out at market value			$ 164,578 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal		4,195 67
Cash in transit from branches		296 63
Interest accrued		2,796 92
Agents' balances and premiums uncollected, viz:—		
Accident	$ 1,802 80	
Automobile	6,409 29	
Burglary	2,464 29	
Plate Glass	562 63	
Sickness	9,708 48	
Steam Boiler and Fly Wheel	7,551 44	
Total, $28,498.93, less commission $5,699.79		22,799 14
Total assets in Canada		$ 194,666 36

LIABILITIES IN CANADA.

Unsettled claims, viz:—		
Accident, adjusted and unpaid	$ 117 57	
Accident, unadjusted	11,547 43	
Automobile, unadjusted	32,560 00	
Burglary, unadjusted	141 75	
Plate Glass, unadjusted	97 38	
Sickness, adjusted and unpaid	1,203 57	
Sickness, unadjusted	8,214 85	
Steam Boiler and Fly Wheel, unadjusted	270 00	
Total net amount of unsettled claims		$ 54,152 55

THE TRAVELERS INDEMNITY—*Continued.*

Reserve of unearned premiums:—		
Accident	$ 6,575 38	
Automobile	26,033 50	
Burglary	9,411 38	
Plate Glass	5,503 43	
Sickness	29,714 26	
Steam Boiler and Fly Wheel	51,224 58	
Total net reserve, $128,462.53; carried out at 80 per cent		$ 102,770 02
Taxes due and accrued		2,656 06
Salaries, rents, etc., due and accrued		4,694 20
Total liabilities in Canada		$ 164,272 83

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.	Automobile.	Burglary.	Plate Glass.	Sickness.	Steam Boiler and Fly-wheel
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	15,348 89	67,402 08	17,176 79	7,800 73	63,530 71	47,733 10
Less return premiums	759 02	7,137 12	1,012 08	144 67	2,574 13	3,946 19
Net cash received	14,589 87	60,264 96	16,164 71	7,656 06	60,956 58	43,786 91

Net cash received for premiums for all classes of business		$ 203,419 09
Cash received for interest on investments		7,363 70
Total income in Canada		$ 210,782 79

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident	Automobile.	Burglary.	Plate Glass.	Sickness.	Steam Boiler.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Net amount paid for claims occurring in previous years	166 14	663 47	150 48	25 98	3,993 59	
Paid for claims occurring during the year	4,697 87	10,468 70	1,654 37	1,537 79	20,856 32	730 54
Total net payment for claims	4,864 01	11,132 17	1,804 85	1,563 77	24,849 91	730 54

Total net payments for claims for all classes of business		$ 44,945 25
Commission and brokerage		45,537 80
Taxes		4,140 55
Salaries, fees and travelling expenses:—Salaries:—Head office officials and general and special agents, $16,476.50; travelling expenses, $9,819.27		26,295 77
Miscellaneous expenditure, viz.:—Legal expenses, $1,176.65; medical examiner's fees, $350; postage and exchange, $633.26; printing and stationery, $551.27; rents, $178.51; adjusting expenses, $710.16		3,599 85
Total expenditure in Canada		$ 124,519 22

The Travelers Indemnity—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Accident.			Automobile.			Burglary.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums
		$	$ cts.		$	$ cts.		$ cts.
Gross in force at end of 1916	393	990,255	3,647 28	690	7,590,000	33,417 12	377	8,333 08
Taken in 1917, new and renewed	1,532	5,534,820	16,439 67	1,288	16,470,400	66,869 41	477	18,240 18
Totals	1,925	6,525,075	20,086 95	1,978	24,060 400	100,286 53	854	26,573 26
Less ceased	1,061	3,276,915	6,936 20	1,089	11,102,500	48,219 53	480	9,218 07
Gross and net in force at end of 1917	864	3,248,160	13,150 75	889	12,957,900	52,067 01	374	17,355 19

Risks and Premiums.	Class of Business.						
	Plate Glass.		Sickness.		Steam Boiler and Fly Wheel		
	No.	Premiums	No.	Premiums	No.	Amount.	Premiums
		$ cts.		$ cts.		$	$ cts.
Gross in force at end of 1916	135	4,998 14	3,187	46,923 30	617	8,456,600	67,271 14
Taken in 1917, new and renewed	208	5,541 19	4,459	65,733 30	349	6,273,100	48,091 58
Totals	343	10,539 33	7,646	112,656 60	966	14,729,700	115,362 72
Less ceased	16	1,111 87	4,719	53,228 07	49	1,893,700	28,140 84
Gross and net in force at end of 1917	327	9,427 46	2,927	59,428 53	917	12,836,000	87,221 88

General Business Statement for the year ending December 31, 1917.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 440,553 00
Loans secured by pledge of bonds, stocks and other collaterals	28,100 00
Book value of bonds and stocks	3,284,333 12
Cash on hand, in trust companies and in banks	59,309 83
Premiums in course of collection	558,217 12
Agents ledger balances	138 54
Total ledger assets	$ 4,370,651 61

NON-LEDGER ASSETS.

Interest accrued	51,680 46
Gross assets	$ 4,422,332 07
Deduct assets not admitted	254,556 65
Total admitted assets	$ 4,167,775 42

THE TRAVELERS INDEMNITY—*Concluded.*

LIABILITIES.

Unpaid claims	$ 586,739 37
Expenses of investigation and adjustment of unpaid claims (estimated)	63,631 99
Unearned premiums	1,699,156 77
Commissions, brokerage and other charges due or to become due to agents or brokers	111,492 43
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	8,083 26
Federal, state and otber taxes, due or accrued (estimated)	71,094 74
Reinsurance	2,216 64
Reserve, Accident contingent fund	9,586 89
Total liabilities, except capital stock	$ 2,552,002 09
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	615,773 33
Total liabilities	$ 4,167,775 42

INCOME.

Total net cash received for premiums	$ 2,937,792 55
Inspections	6,297 64
Interest and dividends	154,110 78
Gross increase by adjustment in book value of bonds	3,668 15
Refund Federal War Tax Stamps	2,358 73
Total income	$ 3,104,227 85

DISBURSEMENTS.

Net amount paid for claims	$ 895,678 34
Investigation and adjustment of claims	154,041 52
Paid stockholders for interest and dividends	80,000 00
Commission or brokerage	600,557 05
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	118,094 20
Salaries, travelling and all other expenses of agents not paid by commission	158,230 39
Salaries, travelling and all other expenses of payroll auditors	4,368 71
Inspections	181,632 20
Rents	20,242 93
State taxes on premiums, Insurance Department licenses and fees	35,052 73
All other license, fees and taxes	35,966 36
Agents' balances charged off	44 45
Gross decrease, by adjustment, in book value of bonds	2,417 15
All other disbursements	63,652 28
Total disbursements	$ 2,349,978 31

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1916	
Accident	$ 128,280 63	$ 86,935 28	$ 108,043 02	
Health	119,554 75	93,017 81	86,647 65	
Liability	92,231 72	67,524 78	67,894 40	
Plate Glass	260,447 41	141,770 54	202,419 93	
Flywheel	22,673 84	13,966 00	36,258 34	
Auto and teams and other property damage	1,909,400 61	1,506,284 61	1,282,960 33	
Steam Boiler	520,286 88	360,718 19	891,846 66	
Burglary and Theft	535,999 33	277,465 68	426,302 78	
Workmens' Compensation	417,461 02	387,781 00	103,350 51	

THE TRAVELERS INSURANCE COMPANY- HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

ASSETS IN CANADA.

(For Invested Assets, see Life Statement.)

Agents' balances and premiums uncollected:—		
Accident	$ 18,802 85	
Employers' Liability	27,120 72	
Total	$ 45,923 57	
Less commissions	11,524 23	
Net amount of agents' balances and premiums uncollected		$ 34,399 34

LIABILITIES IN CANADA.

Unsettled claims—		
Accident, adjusted but unpaid	$ 629 89	
Accident, unadjusted	9,394 11	
Employers' Liability, unadjusted	67,996 95	
Total net amount of unsettled claims		$ 78,020 95
Reserve of unearned premiums, viz.:—		
Accident	$ 76,122 30	
Employers' Liability	46,054 97	
Tea Premium Accident	15,196 00	
Total, $137,373.27; carried out at 80 per cent		109,898 62
Due and accrued for salaries, rent, advertising, agency and other expenses		7,041 31
Due and accrued for taxes		3,705 05
Total liabilities in Canada		$ 198,665 93

INCOME IN CANADA.

Premiums.	Class of Business.		
	Accident.	Employer's Liability.	
	$ cts.	$ cts.	
Gross cash received	172,125 83	144,040 02	
Less return premiums	3,773 55	14,339 84	
Net cash received	168,352 28	129,700 18	
Net cash received for premiums for all classes of business			$ 298,052 46
Total income in Canada			$ 298,052 46

THE TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Accident.	Employer's Liability.	
	$ cts.	$ cts.	
Net payment for claims occurring in previous years	10,533 30	31,204 78	
Paid for claims occurring during the year	35,600 79	34,059 50	
Total net payment for claims	46,134 09	65,264 28	
Total net payments for claims for all classes of business			$ 111,398 37
Commission and brokerage			72,964 14
Taxes			8,550 34
Salaries and travelling expenses: Salaries of Head Office officials and general and special agents, $52,138.49; travelling expenses, officials and agents, $5,717.10			57,855 59
Miscellaneous expenditure, viz.: Legal expenses, $6,545.11; medical examiners' fees, $2,873.85; postage, exchange and express, $2,059.95; printing, stationery, etc., $4,439.60; rents, $9,084.97; adjusting, $1,634.61			26,640 09
Total expenditure in Canada			$ 277,408 53

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.
Gross in force at end of 1916	9,195	43,571,176	157,100 69	567	4,209,000	67,648 75
Taken in 1917, new and renewed	10,097	48,908,636	171,339 33	676	6,268,500	154,822 40
Totals	19,292	92,479,812	328,440 02	1,243	10,477,500	222,471 15
Less ceased	11,585	47,795,951	176,195 42	705	5,097,500	132,847 06
Gross and net in force at end of 1917	7,707	44,683,861	152,244 60	538	5,380,000	89,624 09

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

INCOME.

Total premium income	$25,645,901 20
Inspections	203 26
Cash received for interest and dividends	942,558 98
Agents' balances previously charged off	1,925 50
Gross profit on sale or maturity of bonds	3,499 85
Gross increase, by adjustment, in book value of bonds	15,920 75
From all other sources	86,718 32
Total income	$26,696,727 86

THE TRAVELERS—*Continued.*

DISBURSEMENTS.

Net amount paid for claims	$10,754,060 24
Matured endowments and surrender values under ten premium accident policies	21,441 45
Investigation and adjustment of claims	1,408,479 73
Paid stockholders for interest and dividends	480,000 00
Commissions or brokerage	4,303,211 00
Salaries, travelling and all other expenses of agents not paid by commissions	1,067,235 56
Salaries, travelling and other expenses of pay roll auditors	281,933 53
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	890,250 14
Medical examiners' fees and salaries	50,715 60
Inspections	580,256 76
Travelling expenses, home office	38,880 52
State taxes on premiums, Insurance Department licenses and fees	267,151 52
All other licenses, fees and taxes	392,282 63
Rents	259,231 10
Agents' balances charged off	6,398 18
Gross loss on sale or maturity of bonds	876 50
Gross decrease, by adjustment, in book value of bonds	146,274 00
All other disbursements	623,030 13
Total disbursements	$21,571,713 59

LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals	$ 955,388 75
Book value of bonds and stocks owned	19,964,121 50
Cash on hand, in trust companies and in banks	3,482,726 85
Premiums in course of collection	5,479,426 32
Bills receivable	10,992 70
Agents' ledger balances	105,961 45
Thrift stamps	1,206 00
Total ledger assets	$29,999,823 57

NON-LEDGER ASSETS.

Interest due and accrued	$ 278,800 30
Market value of stocks over book value	573,717 50
Total	$30,852,341 37
Deduct assets not admitted	1,357,109 59
Total admitted assets	$29,495,231 78

LIABILITIES.

Total unpaid claims	$ 8,525,221 25
Estimated expenses of investigations and adjustment of unpaid claims	37,917 18
Total unearned premiums	8,778,899 07
Commissions, brokerage and other charges due or to become due to agents or brokers	709,246 24
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc	205,349 51
Federal, state and other taxes due or accrued (estimated)	659,932 97
Reinsurance premiums	37,974 74
Workmen's Compensation Contingent Fund	1,000,000 00
Other liabilities	740,374 58
Total liabilities (excluding capital stock)	$20,694,915 54
Joint stock capital paid up in cash	6,000,000 00
Surplus over liabilities	8,062,943 09
Total liabilities	$34,757,858 63

EXHIBIT OF PREMIUMS.

Accident.

Premiums on policies written or renewed during 1917	$ 5,750,049 48
Premiums on policies terminated	5,660,570 24
Net premiums in force at December 31, 1917	4,022,297 78

THE TRAVELERS—*Concluded.*

Employers' Liability.

Premiums on policies written or renewed during 1917	$ 8,449,556 69
Premiums on policies terminated	7,424,962 80
Net premiums in force at December 31, 1917	5,566,432 00

Health.

Premiums on policies written or renewed during 1917	$ 1,683,685 00
Premiums on policies terminated	1,493,605 34
Net premiums in force at December 31, 1917	1,023,225 30

Workmen's Compensation.

Premiums on policies written or renewed during 1917	$14,524,706 35
Premiums on policies terminated	12,154,270 22
Net premiums in force at December 31, 1917	6,967,436 63

Workmens' Collective.

Premiums on policies written or renewed during 1917	$ 18,917 07
Premiums on policies terminated	19,739 24
Net premiums in force at December 31, 1917	5,478 55

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

Supreme Counsellor—Thos. J. PHELPS.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. COX.

Head Office in Canada—Winnipeg, Man.

(Incorporated, September 25, 1890. Dominion license issued, July 24, 1914.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
United States of America Canal loan, 1961, 3 p c	$ 3,000 00	$ 3,060 00	
City of Calgary, 1933, 5 p.c.	27,000 00	25,110 09	
Total on deposit with Receiver General	$ 30,000 00	$ 28,170 00	
Carried out at market value			$ 28,170 00
Other Assets in Canada.			
Interest accrued			682 50
Agents' balances and premiums uncollected			530 88
Total assets in Canada			$ 29,383 38

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 7,203 76
Present value of claims payable by instalments not yet due	850 00
Total liabilities in Canada	$ 8,053 76

INCOME IN CANADA.

Gross cash received for premiums	$ 19,872 00	
Less return premiums	504 00	
Net cash received for premiums		$ 19,368 00
Interest and dividends		1,350 00
Total income in Canada		$ 20,718 00

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 3,619 63	
Net amount paid for claims occurring during the year	8,957 00	
Total net amount paid for accident claims		$ 12,576 63
Expenses, chief agent, $33 86; medical examiners' fees, 128; headquarters expenses, $4,717 41; filing fee, license, etc., $361 23		5,240 50
Total expenditure in Canada		$ 17,817 13

The Order of United Commercial Travelers—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.
Gross policies in force at date of last statement	1,567	$ 7,835,000
Taken during the year, new	311	1,555,000
Taken during the year, renewed	48	240,000
Transfers accepted	38	190,000
Total	1,964	$ 9,820,000
Deduct terminated	297	1,485,000
Gross and net in force at December 31, 1917	1,667	$ 8,335,000

(*For General Business Statement, see Appendix.*)

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1917.

President—J. R. BLAND.

Secretary—J. HOWARD BLAND.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—A. E. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*)		$ 267,050 00

Other Assets in Canada.

Market value of bonds and debentures on deposit with Provincial Govts. (*For details, see Schedule B.*)		22,800 00
Cash at head office in Canada		158 41
Cash in Dominion Bank, Toronto		1,628 03
Interest accrued		4,156 25
Agents' balances and premiums uncolledted, viz.:—		
Guarantee ($956.68 on business prior to Oct. 1, 1917)	$ 19,491 86	
Accident ($50 on business prior to Oct. 1, 1917)	1,829 61	
Plate Glass ($20.47 was on business prior to Oct. 1, 1917)	1,168 64	
Sickness ($50 was on business prior to Oct. 1, 1917)	1,123 36	
Burglary	1,113 29	
Employers' Liability ($551.82 on business prior to Oct. 1, 1917)	3,740 18	
Automobile	995 05	
Total $29,461.99 (less $6,939.04 commission)		22,522 95
Office furniture and plans		1,500 00
Total assets in Canada		$ 319,815 64

LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted	$ 800 00	
Net amount of guarantee claims, unadjusted	42,600 00	
Net amount of guarantee claims, resisted in suit ($66,475 accrued in previous years)	52,400 00	
Net amount of employers' liability claims, unadjusted ($1,500 accrued in previous years)	12,800 00	
Net amount of employers' liability claims, resisted, in suit	2,300 00	
Net amount of accident claims, unadjusted	675 00	
Net amount of plate glass claims, unadjusted	1,700 00	
Net amount of sickness claims, unadjusted	1,325 00	
Net amount of automobile claims, unadjusted	3,000 00	
Net amount of automobile claims, resisted, in suit	500 00	
Total net amount of unsettled claims		$ 118,100 00

The United States Fidelity and Guaranty—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz.:—		
Guarantee	$ 95,020 75	
Accident	6,318 22	
Plate Glass	3,048 29	
Sickness	3,079 34	
Burglary	21,723 19	
Employers' Liability	29,083 84	
Automobile	9,577 69	
Total, $167,851.32; carried out at 80 per cent		$ 134,281 06
Taxes due and accrued		34,000 00
Total liabilities		$ 286,381 06

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Gross cash received	15,885 64	25,801 00	43,237 64	68,091 92	212,545 60	8,317 79	8,491 82
Less reinsurance	15 00		3,158 18		835 15		
Less return premiums	2,610 07	4,726 84	3,686 64	8,042 71	18,844 42	1,664 02	1,874 55
Total deduction	2,625 07		6,844 82		19,679 57		
Net cash received	13,260 57	21,074 16	36,392 82	60,049 21	192,866 03	6,653 77	6,617 27

Net cash received for premiums for all classes of business	$ 336,913 83
Cash received for interest on investments	13,075 00
Total income in Canada	$ 349,988 83

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Accident.	Automobile.	Burglary.	Employers' Liability.	Guarantee.	Plate Glass.	Sickness.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Amount paid for claims occurring in previous years	370 71	179 35	8,808 76	8,932 52	19,517 26	330 61	639 91
Paid for claims occurring during the year	2,787 90	3,305 52	4,825 93	18,061 46	37,469 06	2,320 50	1,744 58
Less savings and salvage					23,055 43		
Less reinsurance			3,360 71		16 00		
Total deduction					23,071 43		
Net payment for said claims			1,465 22		14,397 63		
Total ner payment for claims	3,158 61	3,484 87	10,273 98	26,993 98	33,914 89	2,651 11	2,384 49

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	$ 82,861 93
Commission and brokerage	80,178 50
Taxes	8,007 55
Salaries, fees and travelling expenses: Salaries:—Head Office, $42,196.32; travelling expenses:—Officials, $6,244 39	48,440 71
Miscellaneous expenditure, viz.:—Advertising, $711 90; furniture and fixtures, $1,013 29; legal expenses, $557.16; postage, telegrams, telephones, express and duty, $5,047 70; printing and stationery, $1,221 26; rents, $4,425.22; underwriters' boards, associations, etc., $333 78; incidentals, $1,591.96	14,902 27
Total expenditure in Canada	$ 234,390 96

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.		Automobile.		Burglary.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross in force at end of 1916	3,478,300	12,501 48	491,062	12,146 12	11,109,412	27,263 96
Taken in 1917—New	1,233,500	4,054 81	946,318	21,283 73	12,958,698	32,010 81
Renewed	3,288,400	11,875 67			1,632 573	10,644 02
Totals	8,000,200	28,431 96	1,437,380	33,429 85	25,700,683	69,918 79
Less ceased	4,136,995	15,780 51	585,693	14,274 49	13,858,307	26,056 69
Gross in force at end of 1917	3,863,205	12,651 45	851,687	19,155 36	11,842 376	43,862 10
Less reinsured	5,000	15 00			562,210	3,158 18
Net in force at end of 1917	3,858,205	12,636 45	851,687	19,155 36	11,280,166	40,703 92

Risks and Premiums.	Class of Business.					
	Employers' Liability.		Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.	Premiums.
	$	$ cts.	$	$ cts.	$ cts.	$ cts.
Gross in force at end of 1916	649,412	50,495 30	31,410,247	178,661 29	3,872 39	3,382 60
Taken in 1917—New	930,603	68,531 81	15,311,601	82,847 96	6,240 24	5,508 26
Renewed	19,300	2,405 43	28,817,533	135,498 07	2,144 36	3,074 97
Totals	1,599,315	121,432 54	75,539,381	397,007 32	12,256 99	11,965 83
Less ceased	761,774	63,264 85	38,089,548	206,130 66	6,160 41	5,807 15
Gross in force at end of 1917	837,541	58,167 69	37,449,833	190,876 66	6,096 58	6,158 68
Less reinsured			168,911	835 15		
Net in force at end of 1917	837,541	58,167 69	37,280,922	190,041 51	6,096 58	6,158 68

The United States Fidelity and Guaranty—*Continued.*

Schedule A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1939, 4 p.c.	$ 50,000 00	$ 43,500 00
Province of Ontario, 1926, 5 p.c..	2,000 00	2,000 00
Cities—		
Brandon, 1944, 5 p.c	25,000 00	23,250 00
Hamilton, 1933, 4½ p.c	50,000 00	47,000 00
Montreal, 1939, 3½ p.c	30,000 00	24,000 00
Ottawa, 1928, 3½ p.c	40,000 00	34,800 00
Quebec, 1932, 3½ p.c	25,000 00	20,750 00
Toronto, (Street Railway), 1918, 4 p.c	40,000 00	39,600 00
Vancouver, 1928, 4½ p.c	5,000 00	4,550 00
Railway—		
C.N.R. Winnipeg Terminal, (g'teed. by Prov. of Manitoba), 1939, 4 p.c	5,000 00	4,100 00
Miscellaneous—		
University of Alberta, 1st mtge. (g'teed. by Prov. of Alberta), 1924, 4½ p.c	25,000 00	23,500 00
Total on deposit with Receiver General	$ 297,000 00	$ 267,050 00

Schedule B.

Special deposit with Quebec Government, viz.:—		
Province of Quebec inscribed stock, 1937, 3 p.c	$ 20,000 00	$ 14,600 00
Special deposit with New Brunswick Government, viz.:—		
Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c	10,000 00	8,200 00
Total par and market values	$ 30,000 00	$ 22,800 00

General Business Statement for the Year ending December 31, 1917.

INCOME.

Total net cash received for premiums	$14,390,153 36
Inspections	4,088 64
Interest and dividends	462,413 42
Rents	81,335 35
Agents' balances previously charged off	4,722 62
Gross profit on sale or maturity of bonds	5,374 82
All other income	27,074 22
Total income	$14,975,167 43

DISBURSEMENTS.

Net amount paid for claims	$ 5,520,974 80
Investigation and adjustment of claims	429,301 91
Commissions or brokerage (less amount received on return premiums and reinsurance)	2,593,063 59
Cash paid stockholders for interest or dividends	360,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	615,072 72
Salaries, travelling and all other expenses of agents not paid by commissions	1,159,575 27
Inspections (other than medical and claim)	60,536 16
Rents	160,377 89
Taxes on real estate	16,553 66
State taxes on premiums, Insurance Department licenses and fees	220,935 72
All other licenses, fees and taxes	110,675 26
Agents' balances charbed off	3,409 20
Gross loss on sale or maturity of real estate and bonds	9,366 25
All other disbursements	581,460 79
Total disbursements	$11,841,303 22

The United States Fidelity and Guaranty—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 740,415 48
Mortgage loans on real estate, first liens	24,800 00
Loans secured by pledge of bonds, stocks or other collaterals	87,286 64
Book value of bonds and stocks	10,718,015 41
Cash on hand, in trust companies and in banks	2,101,463 12
Gross premiums in course of collection	2,961,436 85
Due by U.S. Government under contract	6,276 99
Due for subscriptions, Department Guaranteed Attorneys	86,400 04
Accounts with suspended banks	47,387 77
Bills receivable	2,100 00
Deposit with N.Y. Workmen's Compensation Commission	215,419 78
Equity in New York Excise funds	73,442 62
Agents' balances suspense account	66,142 49
Total ledger assets	$17,130,617 19

NON-LEDGER ASSETS.

Interest due and accrued	135,607 67
Rents due and accrued	183 33
Gross assets	$17,266,408 19
Deduct assets not admitted	1,225,144 13
Total admitted assets	$16,041,264 06

LIABILITIES.

Total net amount of unpaid claims	$ 4,149,695 00
Expense of investigation and adjustment of unpaid claims (estimated)	77,420 00
Total unearned premiums	6,101,802 79
Commissions, brokerage, etc	438,565 88
Salaries, rents, due and accrued	8,560 90
Federal, state and other taxes due or accrued (estimated)	306,439 10
Return premiums	15,748 73
Due on account of reinsurance	73,291 61
Reinsurance Companies' reserve account	36,018 51
Total liabilities, excluding capital stock	$11,207,542 52
Capital stock paid up in cash	3,000,000 00
Surplus over all liabilities	1,833,721 54
Total liabilities	$16,041,264 06

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1917.
	$ cts.	$ cts.	$ cts.
Accident	354,630 38	288,041 12	249,240 47
Health	147,283 02	114,215 37	100,833 90
Liability	4,609,336 19	3,942,395 17	2,705,474 31
Fidelity	2,111,250 97	1,843,727 60	1,650,534 78
Plate Glass	248,223 90	197,476 74	209,400 19
Auto and Teams Property damage	661,320 18	524,922 78	452,145 70
Burglary and Theft	686,422 25	519,782 92	626,640 15
Workmen's Collective	101,061 20	103,024 25	9,405 14
Surety	4,184,617 82	3,377,416 45	4,063,299 51
Workmen's Compensation	5,440,163 05	4,929,227 95	1,783,833 02

APPENDIX A.

(*Canadian Companies.*)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1917.

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

General Accident, Fire and Life Assurance Corporation, Ltd.—Peleg Howland, Toronto.

Glens Falls Insurance Company.—Geo. C. Chahoon, Jr.

Guardian Assurance Company, Limited.—K. W. Blackwell, Chairman ; J. O. Gravel, T. Bienvenu.

The Liverpool and London and Globe Insurance Company, Limited.—M. Chevalier, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

North British and Mercantile Insurance Company.— Wm. McMaster, G. M. Moncel, E. L. Pease.

Northwestern National Insurance Company.—J. O. Armour, Frederick Layton, Chas. Ray, Hon. J. G. Jenkins, Washington Becker, Fred. Vogel, Jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Green, Grant Fitch, J. H. Tweedy, Jr., Robt. Camp, A. F. James, Wm. D. Reed, Joseph Huebl.

The Norwich Union Fire Insurance Society, Limited.—G. B. Patteson, H. F. Gooderham, J. W. Woods.

Phœnix Assurance Company, Limited.—C. W. Dean, Brig.-Gen'l F. S. Meighen J. M. McIntyer, Sir H. K. Egan.

The Royal Exchange Assurance.—H. V. Meredith, Chairman ; J. S. Hough, K.C., Dr. E. P. Lachapelle.

The Travellers' Insurance Company, Hartford, Conn.—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.

The Union Fire Insurance Company of Paris.—G. Lemoine, Lansing Lewis.

The United States Fidelity and Guaranty Company. — Major A. E. Kirkpatrick, Lt.-Col. the Hon. Frederic Nicholls, Col. H. A. Mullins.

The Yorkshire Insurance Company, Limited.—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

THE ACADIA FIRE INSURANCE CO.

List of Directors—(As at February 28, 1918.)

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

List of Shareholders—(As at December 31, 1917).

Name.	Address.	No of shares.	Amount subscribed and paid in cash.
			$
Phœnix Assurance Co., Ltd	London, Eng	9,650	386,000
C. C. Blackadar	Halifax, N.S	50	2,000
A. E. Jones	"	50	2,000
C. H. Mitchell	"	50	2,000
G. R. Hart	"	50	2,000
W. M. P. Webster	"	50	2,000
R. MacD. Paterson	Montreal, P.Q	50	2,000
J. B. Paterson	"	50	2,000
Totals		10,000	$ 400,000

BEAVER FIRE INSURANCE COMPANY.

List of Directors—(As at Jan. 1, 1918).

W. J. Christie, Pres.; G. W. Allan, K.C., and A. Gouzée, Vice-Presidents; J. H. Munson, K.C., F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, A. De Jardin.

List of Shareholders—(As at Dec. 31, 1917).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
W. H. Cross	Winnipeg	50	5,000	2,750
John Galt	"	100	10,000	5,500
A. M. Nanton	"	100	10,000	5,500
J. H. Munson	"	75	7,500	4,125
D. H. Laird	"	25	2,500	1,375
W. J. Christie	"	100	10,000	5,500
F. Morton Morse	"	100	10,000	5,500
F. T. Griffin	"	50	5,000	2,750
G. W. Allan	"	130	13,000	7,150
R. T. Riley	"	100	10,000	5,500
Andre Gouzée	"	150	15,000	8,250
A. De Jardin	"	25	2,500	1,375
General Financial Corporation of Canada	"	2,000	200,000	110,000
Totals		3,005	$ 300,500	$ 165,275

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 22, 1918).

Henry N. Roberts, Pres.; O. E. Granberg, Vice-Pres.; Chas. S. Blake, J. R. L. Starr, K.C., W. R. C. Corson and Geo. C. Robb.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash
			$
Charles S. Blake	Hartford, Conn.	20	2,000
Olaf. E. Granberg	Montreal, Que	20	2,000
W. R. C. Corson	Hartford, Conn.	20	2,000
George C. Robb	Toronto, Ont.	20	2,000
Henry N. Roberts	"	20	2,000
J. R. L. Starr, K.C.	"	20	2,000
Hartford Steam Boiler Inspection and Insurance Company	Hartford, Conn.	881	88,100
Totals		1,001	$ 100,100

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1st, 1918.)

W. B. Meikle, Pres.,; Sir John Aird, Robert Bickerdike, Montreal, Alfred Cooper, London, Eng., H. C. Cox, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, O.B.E. Lt.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l Sir Henry Pellatt, C.V.O., E. R. Wood.

LIST OF SHAREHOLDERS—(COMMON STOCK—As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Miss Florence	Toronto, Ont	6	150 00	150 00
Agar, R. T.	Ingersoll, Ont	10	250 00	250 00
Aird, Sir John	Toronto, Ont	200	5,000 00	5,000 00
Aitkin, Mrs. Janet	"	46	1,150 00	1,150 00
Allen, Mrs. Emma J	"	38	950 00	950 00
Allen, J. K.	Newcastle, Ont	8	200 00	200 00
Ardagh, Miss Anna B	"Ardraven," Barrie, Ont	9	225 00	225 00
Ardagh, Henry H	" "	9	225 00	225 00
Armour, E. Douglas, K.C	Toronto, Ont	20	500 00	500 00
Armour, Robert	Montreal, Que	41	1,025 00	1,025 00
Armstrong, Mrs. Fidelia J	Toronto, Ont	8	200 00	200 00
Atkinson, D. H.	"	5	125 00	125 00
Bailey, P. L.	"	20	500 00	500 00
Bailey, Mrs. P. L.	Mimico, Ont	5	125 00	125 00
Baker, est. of John T.	New York, N.Y.	100	2,500 00	2,500 00
Ball, Mary Veronia	Woodstock, Ont	2	50 00	50 00
Banks, Mrs. Emily	Care of W. H. Banks, Toronto, Ont	20	500 00	500 00
Banks, W. H., in trust	Toronto, Ont	1	25 00	.....
Barkworth, J. E.	Baltimore, Md	20	500 00	500 00
Baxter, est. of James E.	Edmonton, Alta	4	100 00	100 00
Behan, Mrs. Julia	Orange, N.J.	13	325 00	325 00
Bell, A. J.	Halifax, N.S.	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont	11	275 00	275 00
Bickerdike, Robert.	Montreal, Que	200	5,000 00	5,000 00
Biggs, Mrs. Gertrude L.	Toronto, Ont	27	675 00	675 00
Black, MacM.	Springfield, Ont	5	125 00	125 00
Blossom, Geo. W.	Chicago, Ill.	100	2,500 00	2,500 00
Boad, exec. of estate of John M.	Toronto, Ont	26	650 00	650 00
Boswell, A. R., K.C. (in trust)	"	2	50 00	50 00
Bounsall, Miss Phebe S.	Hamilton, Ont	4	100 00	100 00
Bower, Mrs. Sarah E.	Toronto, Ont	20	500 00	500 00
Bowie, Dr. E. F.	"	2	50 00	50 00
Boyd, Mrs. Mary H.	"	8	200 00	200 00
Boyd, W. Y.	Care of Mrs. A. Y. Boyd 85 Gore St., Kingston, Ont	5	125 00	63 06
Brock, estate of W. R.	Toronto, Ont	6	150 00	150 00
Browne, estate of Rev. Geo.	"	26	650 00	650 00
Brumell, Mrs. Kate W.	"	96	2,400 00	2,400 00
Bryna, A. W.	"	20	500 00	150 00
Bryan, Geo. J.	"	5	125 00	125 00
Bryan, Geo. J. (in trust)	"	5	125 00	125 00
Bunnell, Arthur K.	Brantford, Ont	5	125 00	125 00
Buntin, estate of Alex.	Montreal, Que	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G.	"	284	7,100 00	7,100 00
Burton, Geo. F.	Toronto, Ont	20	500 00	500 00
Cayley, Mrs. Agnes L.	Collingwood, Ont	16	400 00	400 00
Cameron, Mrs. E. S.	Toronto, Ont	50	1,250 00	1,250 00
Carey, J. P.	Unknown	1	25 00	25 00
Carpenter, estate of E. R.	Collingwood, Ont	13	325 00	325 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Carpmael, Miss A. C.	Care of John Hoskin, K. C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont.	60	1,500 00	1,500 00
Cartwright, John R.	Toronto, Ont.	12	300 00	300 00
Cathcart, R.	Unknown	1	25 00	25 00
Central Canada Loan & Sav. Co.	Toronto, Ont.	36	900 00	900 00
Chafee, Zechariah, jr.	Providence, R.I.	18	450 00	450 00
Champion, estate of Charles	Brantford, Ont.	27	675 00	675 00
Champion, Iden W.	"	26	650 00	650 00
Clark, Janet	Care of J. A. Patterson, Toronto, Ont.	2	50 00	50 00
Clark, Janet and Barbara Stewart	"	1	25 00	25 00
Clark, James	Bullocks Corners, Ont.	28	700 00	700 00
Clark, estate of Sir Wm. Mortimer, K.C.	Toronto, Ont.	13	325 00	325 00
Clarkson, Edith Mary	"	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Helliker, manager (Royal Loan & Savings Co.)	Brantford, Ont.	100	2,500 00	2,500 00
Cooper Alfred	London, Eng.	200	5,000 00	5,000 00
Coutts, James	Ufford, Muskoka	20	500 00	500 00
Cox, H. C.	Toronto, Ont.	200	5,000 00	5,000 00
Cucksey, R.	Chatham, Ont.	4	100 00	66 73
Cunningham, Mrs. Margaret	Guelph, Ont.	50	1,250 00	1,250 00
Curtis, Frank E.	Simcoe, Ont.	4	100 00	100 00
Davidson, Nancy W.	Toronto, Ont.	15	375 00	375 00
De Gex, L. M.	Canadian Bank of Commerce, Prince Rupert, B.C.	26	650 00	650 00
Denton, A. Muir	Port Dalhousie, Ont.	31	775 00	775 00
Dickson, Marion	Guelph, Ont.	10	250 00	250 00
Duffett, Herbert	Toronto, Ont.	157	3,925 00	3,925 00
Duffett, Walter	"	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan	"	17	425 00	425 00
Dundas, Mrs. Amy C.	"	19	475 00	475 00
Dundas, Miss Amy D	"	4	100 00	100 00
Dunham, Mrs. Alice	Boston, Mass.	67	1,675 00	1,675 00
Dunlop, Belle	Woodstock, Ont.	2	50 00	50 00
Dunlop, H. C.	Goderich, Ont.	48	1,200 00	1,200 00
Dunlop, James	Woodstock, Ont.	1	25 00	25 00
Dunlop, Stevenson	"	1	25 00	25 00
Dunnett, Mrs. Jessie	Toronto, Ont.	30	750 00	750 00
Dupuis, Mrs. Annie J.	Care of R. Crawford, Kingston, Ont.	13	325 00	325 00
Ellis, Mrs. Mary E.	Toronto, Ont.	8	200 00	200 00
Elliott, Christopher	Unknown	16	400 00	400 00
Emery, Mrs. C. E. and H. M.	Port Burwell, Ont.	10	250 00	250 00
Enright, Mrs. Kate	Collingwood, Ont.	16	400 00	400 00
Essery, W. H.	Toronto, Ont.	10	250 00	75 00
Farthings, J. Murray, trustee	Aylmer, Ont.	10	250 00	250 00
Farwell, W. G. (in trust)	St. Frances Court, River Side Drive and 135th St., New York, N. Y.	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	45	1,125 00	1,125 00
Ferrah, Miss Maggie	Oakville, Ont.	1	25 00	25 00
Ferrah, Miss Mary	"	2	50 00	50 00
Ferrier, Mrs. Annie	Care of C. R. McKeown Orangeville, Ont.	7	175 00	175 00
Fitton, H. W.	Canadian Bank of Commerce, Brantford, Ont.	10	250 00	250 00
Fitton, C. H., N. and H. W. (trustees)	"	10	250 00	250 00
Fletcher, Robert J.	Barrie, Ont.	10	250 00	250 00
Forster, Geo.	Toronto, Ont.	1	25 00	25 00
Freysing, Peter	"	26	650 00	650 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Fudger, W. E.	592 Indian Rd., Toronto, Ont.	22	550 00	550 00
Gamble, Geo.	Toronto, Ont.	21	525 00	525 00
Gamble, Mrs. Matilda	"	24	600 00	600 00
Gardiner, Samuel	Unknown.	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00
Gibson, Rev. John	"The Rectory", Thornhill, Ont.	10	250 00	250 00
Gilmor, Miss Jessie	Mimico P.O., Ont.	2	50 00	50 00
Gilmour, Thomas	Toronto, Ont.	50	1,250 00	1,250 00
Godwin, est. of W. H.	Kingston, Ont.	5	125 00	125 00
Gorham, Mrs. Helen D.	Milton, Ont.	10	250 00	250 00
Hamilton, J. M. and J. H. Sharpe, executors.	San Francisco, Cal.	72	1,800 00	1,800 00
Hamilton, Clark, and Wm. F. Nickle, trustees	Kingston, Ont.	9	225 00	225 00
Hammond, L. D.	Chicago, Ill.	40	1,000 00	1,000 00
Haney, Mrs. Annie M.	Strathroy, Ont.	15	375 00	375 00
Hanlin, Mrs. Helen	Fergus, Ont.	8	200 00	200 00
Hanna, D. B.	Toronto, Ont.	6	150 00	150 00
Harris, Arthur B.	Clarkson, Ont.	13	325 00	325 00
Harris, Miss Lucy	Toronto, Ont.	26	650 00	650 00
Haskill, Mrs. Sarah	St. Clair, Mich.	13	325 00	325 00
Hay, A. W.	Quebec, Que.	20	500 00	500 00
Henderson, John.	Ottawa, Ont.	70	1,750 00	1,750 00
Heribel, Louis Emile	St. Hyacinthe, Que.	3	75 00	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	20	500 00	500 00
Hime, W. L. and M. W. (in trust)	Toronto, Ont.	20	500 00	500 00
Hirschberg, Mrs. Mary	Merchants Exchange Bldgs., St. Louis, Mo	50	1,250 00	1,250 00
Holcroft, H. S.	Orillia, Ont.	10	250 00	250 00
Hooper, Edward M.	Toronto, Ont.	2	50 00	50 00
Hooper, Mrs. Isabella, L.	Care of Dr. Hooper, Toronto, Ont.	2	50 00	50 00
Hoskin, John, K.C., LL.D.	Care McCarthy, Osler, Hoskins & Harcourt, Toronto, Ont.	286	7,150 00	7,150 00
Howe, Etna, D.	Toronto, Ont.	54	1,350 00	1,350 00
Howson, est. of H. B.	"	10	250 00	250 00
Hutton, Mrs. E. A.	Care H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.	20	500 00	500 00
Irving, Mrs. Louisa S.	Care L. H. Irving, Prov. Secy's Dept., Parliament Bldgs., Toronto, Ont.	3	75 00	75 00
Irwin, J.	Strathroy, Ont.	20	500 00	500 00
Jackes, Mrs. Kate, exec.	Toronto, Ont.	49	1,225 00	1,225 00
Jaffray, Robt., exec. of est. (in trust)	"	50	1,250 00	1,250 00
Jaffray, W. G. (in trust)	Care of Globe Printing Co., Toronto, Ont.	50	1,250 00	1,250 00
Jaffray, W. G.	Care of Globe Printing Co., Toronto, Ont.	50	1,250 00	1,250 00
Kehoe, Christopher, J.	Care of F. S. Hirschberg & Col., St. Louis, Mo.	50	1,250 00	1,250 00
Kenny, est. of James J.	Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont.	79	1,975 00	1,975 00
Kent Miss Myra	Toronto, Ont.	53	1,325 00	1,325 00
Kernahan, J. K.	St. Catharines, Ont.	10	250 00	250 00
Kimmerly, P. G., est. of late	Care of Mrs. P. G. Kimmerly, Westmount, Que.	20	500 00	500 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Kirkpatrick, W. M. and A. T., execs.	Care of Wm. Kirkpatrick, C.P.R., Montreal Que.	25	625 00	625 00
Knowlton, F. J. G.	St. John, N.B.	20	500 00	500 00
Laird, Mary	Toronto, Ont.	6	150 00	150 00
Larkin, Ellen M., extx., and H. E. McSloy, exec., est. of P. Larkin	St. Catharines, Ont.	200	5,000 00	5,000 00
Lavis, est. of Chas. S. Masson, exec.	Belleville, Ont.	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D. (trustee)	Can. Bank of Commerce Bldg., Toronto, Ont.	66	1,650 00	1,650 00
Lash, Z. A., K.C., LL.D.	Can. Bank of Commerce Bldg., Toronto, Ont	6	150 00	150 00
Leach, James	Toronto, Ont.	40	1,000 00	1,000 00
Leslie, William	Unknown	2	50 00	50 00
Lester, Thomas W.	Hamilton, Ont.	22	550 00	550 00
Long, Thomas	Collingwood, Ont.	462	11,550 00	11,550 00
Long, Thomas (in trust)	"	254	6,350 00	6,350 00
Long, John J.	Care of Thomas Long, Toronto, Ont.	16	400 00	400 00
Long, Miss Marcella	Toronto, Ont.	16	400 00	400 00
Long, Miss Mary	"	16	400 00	400 00
Long, Miss Margaret E.	"	16	400 00	400 00
Maddison, Mrs. Esther A.	"	10	250 00	250 00
Mahony, T. H.	Care of Mahony & Hay, Quebec, Que.	80	2,000 00	2,000 00
Marling, Thomas W. B.	Care of H. B. Gibsone and Wm. Marling, Montreal, Que.	1	25 00	25 00
Marsh, Mrs. Emily Carew	Lindsay, Ont.	21	525 00	525 00
Maughan, Mrs. Fanny	Toronto, Ont.	10	250 00	250 00
Meadows, Mrs. Emily M.	Mooretown, Ballycogley Wexford, Ireland	24	600 00	600 00
Meikle, W. B.	Toronto, Ont.	256	6,400 00	6,400 00
Milner, Mrs. Margaret Flavell	"	12	300 00	300 00
Moran, W. J.	Winnipeg, Man.	18	450 00	450 00
Morrison, Miss Ethel I.	Montreal, Que.	176	4,400 00	4,400 00
Morrow, Geo. A.	Can. Loan & Savings Co., Toronto, Ont.	106	2,650 00	2,650 00
Mountain, Rev. J. J. S., exec. est of.	Cornwall, Ont.	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira	St. Catharines, Isle of Wight, England	36	900 00	900 00
Moyna, Rev. Michael	McDonell Square, Toronto, Ont.	40	1,000 00	1,000 00
Munro, Alexander	Toronto, Ont.	5	125 00	125 00
Munro, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus, extrx. est. of late	Cambridge, Mass.	532	13,300 00	13,300 00
Macaulay, Miss C. I.	Kingston, Ont.	20	500 00	500 00
Macdonald, Arch. H.	Guelph, Ont.	12	300 00	300 00
Macdonald, The Baroness	Care of A. V. Sinclair, Barrister, Ottawa, Ont.	56	1,400 00	1,400 00
McGillivray, Mrs. Clara D.	Kingston, Ont.	20	500 00	500 00
MacKerchar, Donald	1st National Bk., Minneapolis, Minn.	2	50 00	50 00
MacMahon, H. P.	Manager, Royal Bank, Woodstock, Ont.	10	250 00	250 00
MacMahon, H. W.	Toronto, Ont.	10	250 00	250 00
McCabe, S. L.	Lotus, Ont.	20	500 00	500 00
McCallum, J. Finlay	Edmonton, Alta.	5	125 00	125 00
McDonald, Mrs. Alice	Guelph, Ont.	7	175 00	175 00
McGee, Mrs. Annie	Toronto, Ont.	13	325 00	325 00
McIntosh, James Innes	Guelph, Ont.	8	200 00	200 00
McKay, Geo.	Unknown	2	50 00	50 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Amount.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			$ cts.	$ cts.
McKeown, Mrs. Christina Innes	Care of C. R. McKeown, Barrister, Orangeville, Ont.	7	175 00	175 00
McLaughlin, Dr. R. G.	Toronto, Ont.	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
National Trust Co., Ltd.	"	668	16,700 00	16,700 00
Neihaus, Katherine P. and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	"	80	2,000 00	2,000 00
Nicholls, H. A.	Richmond Hill, Ont.	4	100 00	100 00
Niven, John K. & Co.	Toronto, Ont.	10	250 00	250 00
Northcote, Henry	"	2	50 00	50 00
Northern Life Assurance Co.	London, Ont.	200	5,000 00	5,000 00
O'Flynn, Francis E.	Belleville, Ont.	16	400 00	400 00
O'Flynn, Fred. W.	Toronto, Ont.	10	250 00	250 00
O'Flynn, Harry H.	Dominion Bank, Toronto Ont.	10	250 00	250 00
O'Flynn, Philo Walter	Madoc, Ont.	17	425 00	425 00
O'Hara, James	Toronto, Ont.	6	150 00	150 00
Osborne, James Kerr, exrs. est. of	Care of Toronto General Trusts Corporation, Toronto, Ont.	690	17,250 00	17,250 00
Park, James	Toronto, Ont.	2	50 00	50 00
Parker, Mrs. M. D.	Winnipeg, Man.	12	300 00	300 00
Paterson, Miss Helen M.	Toronto, Ont.	14	350 00	350 00
Paterson, John A.	"	2	50 00	50 00
Paterson, Miss Mary Louise	Care of Rev. T. W. Paterson, Toronto., Ont.	48	1,200 00	1,200 00
Paterson, Rev. T. W.	Toronto, Ont.	84	2,100 00	2,100 00
Patrick, Geo. S.	Lindsay, Ont.	12	300 00	300 00
Pearcy, G. S. (in trust)	Toronto, Ont.	12	300 00	300 00
Pellatt, Brig.-Gen'l Sir Henry, C.V.O.	Traders Bank Bldg., Toronto, Ont.	412	10,300 00	10,300 00
Perry, Walter D.	Mitchell, Ont.	280	7,000 00	7,000 00
Philps, E. L.	Halifax, N.S.	20	500 00	500 00
Poole, James	Glencoe, Ont.	4	100 00	100 00
Porter, John S.	Toronto, Ont.	34	850 00	850 00
Potts, Mrs. Jane V.	Stirling, Ont.	20	500 00	500 00
Power, William	Stirling, Ont.	4	100 00	100 00
Proudfoot, William	Goderich, Ont.	200	5,000 00	5,000 00
Provident Investment Co.	Toronto, Ont.	20	500 00	500 00
Pyne, Dr. R. A. and F. W. McQueen, exrs.	Care of Dr. R. A. Pyne, Toronto, Ont.	8	200 00	200 00
Raikes, Geo. (in trust)	Barrie, Ont.	60	1,500 00	1,500 00
Raikes, Geo.	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet	Clinton, Ont.	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald	29 Hillside Rd., Stamford Hill, London, N., England.	10	250 00	250 00
Ridout, Percival F.	Can. Bank of Commerce, North Toronto.	30	750 00	750 00
Robinson, Misses H. M. and A.A., executrices.	Toronto, Ont.	40	1,000 00	1,000 00
Robinson, Mrs. Elizabeth	"	50	1,250 00	1,250 00
Robert, E. A.	Montreal, Que.	80	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	4	100 00	100 00
Ross, Fred. H.	Toronto, Ont.	10	250 00	250 00
Rowsell, Mrs. Elizabeth	"	10	250 00	250 00
Scott, Ann	Unknown	8	200 00	200 00
Scott, C. W.	Toronto, Ont.	20	500 00	500 00
Shaw, Mrs. Isabel T.	Hamilton, Ont.	15	375 00	375 00
Sharpe, Miss Clara L.	San Francisco, Cal.	17	425 00	425 00
Simpson, Benjamin M.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	40	1,000 00	1,000 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Simpson, Charles C.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	20	500 00	500 00
Simpson, William M.	"	20	500 00	500 00
Sims, P. H.	Toronto, Ont.	200	5,000 00	5,000 00
Sims, P. H. (in trust)	"	6	150 00	.....
Smart, A. M.	Care of G. M. Gunn & Son, London, Ont.	20	500 00	500 00
Smiley, James	Paris, Ont.	4	100 00	100 00
Smith, Alexander	Toronto, Ont.	40	1,000 00	1,000 00
Smith, Mrs. Jane M., executrix	Montreal, Que.	6	150 00	150 00
Smith, W. W.	Raleigh, N.C.	40	1,000 00	1,000 00
Sproule, Mrs. Elizabeth J.	Springfield-on-the Credit, Ont.	5	125 00	125 00
Staebler, estate of J. M.	Kitchener, Ont.	10	250 00	75 00
Stewart, Barbara	Toronto, Ont.	2	50 00	50 00
Stewart, James B.	"	4	100 00	100 00
Stewart, Wm. E., exec.	"	4	100 00	100 00
Stewart, John and John Duncan, exrs. (in trust)	"	52	1,300 00	1,300 00
Strathy, James Robert	Care of A. G. Strathy, Toronto, Ont.	9	225 00	225 00
Strathy, Miss Elizabeth M.L.	"	9	225 00	225 00
Strathy, A. G.	"	9	225 00	225 00
Strathy, Gerard B.	"	9	225 00	225 00
Swan, Henry	"	2	50 00	50 00
Taylor, Maria and R. V. Sinclair, extr.	Ottawa, Ont.	10	250 00	250 00
Thompson, Robert, estate of	Care of R. W. Thompson, Toronto, Ont.	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M.	London, Ont.	4	100 00	100 00
Toronto General Trusts Corp. (in trust)	Toronto, Ont.	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton	"	13	325 00	325 00
Toronto General Trusts Corp. (trustees)	"	30	750 00	750 00
Toronto General Trusts Corp. exec. of estate of Chas. E. Goad	"	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust) "Byrnes"	"	114	2,850 00	2,850 00
Toronto General Trusts Corp., (trustees) M. Long Family	"	2	50 00	50 00
Townley, W. R.	Chicago, Ill.	20	500 00	500 00
Turner, Geo. R.	MacGregor, Iowa.	4	100 00	100 00
Turner, Charles Conrad	Winnipeg, Man.	5	125 00	125 00
Turner, J. A. and C.	Melfort, Sask.	9	225 00	225 00
Vachon, Mrs. Belinda L.	Prince Albert, Sask.	16	400 00	400 00
Wade, Mrs. Lillie M.	Brighton, Ont.	33	825 00	825 00
Walker, Miss Mary L.	Ottawa, Ont.	24	600 00	600 00
Walker, W. H.	Governor General's Office, Ottawa, Ont.	14	350 00	350 00
Warren, Charles D.	Toronto, Ont.	1	25 00	25 00
Watson, Mrs. Sarah	"	125	3,125 00	3,125 00
Weir, James	Unknown	8	200 00	200 00
Weller, H. L. M	Toronto, Ont.	143	3,575 00	3,575 00
Western Assurance Co.	"	19,483	487,075 00	487,075 00
Whittier, H. F.	Trenton, Ont.	18	450 00	450 00
Wilson, Chas. S., trustees of estate	Care of John Stark Co., Toronto, Ont.	40	1,000 00	1,000 00
Wilson, John	Unknown	8	200 00	200 00

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Wingham, John Walker	Toronto Ont	40	1,000 00	1,000 00
Wingard, Miss Nora M	Morrisburg, Ont	26	650 00	650 00
Wolfe, Mrs. Maude G	Petrolia, Ont	52	1,300 00	1,300 00
Wolfe, Fred. (in tr. for F. B. Wolfe)	"	2	50 00	50 00
Wood, Lucinda J	Brantford, Ont	27	675 00	675 00
Wood, E. R	Toronto, Ont	200	5,000 00	5,000 00
Young Orchard Co	Providence, R.I	47	1,175 00	1,175 00
Woodman, Gordon C	Winnipeg, Man	40	1,000 00	1,000 00
Totals		$34,000	$850,000 00	$ 849,029 79

LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Baker, estate of J.T	New York City, U.S.A.	32	800 00	800 00
Central Canada Loan & Savings Co	Toronto, Ont	11,000	275,000 00	275,000 00
Dominion Securities Corp. Ltd	"	7,040	176,000 00	176,000 00
Hanna, D.B	"	200	5,000 00	5,000 00
Hay, E	"	200	5,000 00	5,000 00
Hodgens, W. S. (in trust)	"	648	16,200 00	16,200 00
Lash, Z. A., K.C., LL.D	"	200	5,000 00	5,000 00
Morrow, G.A	"	200	5,000 00	5,000 00
Morrow, G.A., (in trust)	"	2,000	50,000 00	50,000 00
Nicholls, Lt.-Col. the Hon. Frederic	"	200	5,000 00	5,000 00
Toronto General Trusts Corp. exec. estate of late Chas. E. Goad	"	200	5,000 00	5,000 00
Townley, W. R	Chicago, Ill	80	2,000 00	2,000 00
Totals		22,000	$550,000 00	$ 550,000 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

List of Directors—(As at March 1, 1918).

I. L. Lafleur, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, J. E. E. Leonard, D. O. E. Denault, Eusèbe Huard, L. H. Desjardins, Nap. Drouin, Théodore Meunier, Jean Spycket, Michel Propper, L. J. Boileau.

List of Shareholders—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Aincy, Joseph	Montreal	10	1,000 00	250 00
Armstrong, J. E.	Perth, N.B.	10	1,000 00	200 00
Audet, L. O.	Levis	5	500 00	125 00
Barras, J. D. E., Dr.	Levis	10	1,000 00	250 00
Beaudry, Toussaint	Weedon Sta.	1	100 00	25 00
Beauvais, J. P.	Montreal	5	500 00	125 00
Bédard, Dr. A. E.	Quebec	5	500 00	125 00
Bélanger & Bégin	Sherbrooke	10	1,000 00	250 00
Bérard, Jos. B.	Montreal	5	500 00	125 00
Bisson, Evariste, Dme. Vve.	Chartierville	10	1,000 00	250 00
Blanchet, J. L.	Lambton	1	100 00	25 00
Boileau, L. J., N.P.	Montreal	25	2,500 00	625 00
Borden, Robert A.	Moncton	5	500 00	125 00
Bourret, Maj.	La Patrie	15	1,500 00	375 00
Brien, J. A.	Montreal	25	2,500 00	625 00
Brien, L. A.	St. Germain	25	2,500 00	625 00
British Colonial Trust Co. Inc.	Montreal	2,299	229,900 00	30,645 00
Bruneau, O. H.	Lake Aylmer	1	100 00	25 00
Calmann-Lévy, G.	Paris, France	100	10,000 00	2,500 00
Calmann-Lévy, Geo.	"	100	10,000 00	2,500 00
Carreau, G. P.	Montreal	1	100 00	25 00
Chapleau & Delorme	"	5	500 00	125 00
Chêné, Adolphe	Oka	10	1,000 00	250 00
Chevalier, Arthur	Sherbrooke	10	1,000 00	250 00
Cloutier, Jos.	St. Ephrem	17	1,700 00	425 00
Corbett, A. M.	Summerhill	1	100 00	25 00
Cordonnier, Célestin	Haubourdin	200	20,000 00	5,000 00
Coté, Joseph	Ottawa	5	500 00	125 00
Crépy, Aug. P. O.	Lille, France	50	5,000 00	1,250 00
Dagenais, Eug.	Sault au Récollet	10	1,000 00	225 00
Daoust, J. E. C.	Montreal	25	2,500 00	625 00
Daoust, Guis.	Ste. Anne de Bellevue	5	500 00	125 00
Décarie, J. Tel.	Montreal	100	10,000 00	2,500 00
Décarie, Léon	"	1	100 00	25 00
Dechêne, Elz. Miv.	Quebec	50	5,000 00	1,250 00
Decoster, P. E. W. J.	Lille (N.), France	50	5,000 00	1,250 00
Deguire, J. B.	St. Laurent	50	5,000 00	1,250 00
Deguire, Pierre	"	10	1,000 00	250 00
De la Mothe, J.	Montreal	10	1,000 00	250 00
Delorme, C. E.	"	10	1,000 00	250 00
Denault, D. O. E.	Sherbrooke	345	34,500 00	8,625 00
Denault, G. E.	Asbestos	10	1,000 00	250 00
Desjardins, L. H.	Terrebonne	345	34,500 00	8,625 00
Desruisseaux, Mde. O.	Sherbrooke	5	500 00	125 00
Dorais, O. E.	"	20	2,000 00	500 00
Drouin, Nap.	Quebec	345	34,500 00	8,623 00
Dubord, Hon. C. E.	Monument	345	34,500 00	8,625 00
Dufresne, R.	Montreal	100	10,000 00	2,500 00
Dupont, Alf. J. T.	Paris, France	100	10,000 00	2,500 00
Dupré, J. B.	Montreal	10	1,000 00	200 00
Durand, J. L.	Three Rivers	5	500 00	125 00
Filion, Z.	Montreal	10	1,000 00	250 00
Fontaine, J. A.	Valcourt	1	100 00	25 00
Forest, Lionel	Sherbrooke	2	200 00	50 00
Fortier, Laval E.	Levis	5	500 00	125 00
Francoeur, J. N., M.P.P.	Quebec	10	1,000 00	250 00
Fréchette, Succ. J.	Sherbrooke	5	500 00	125 00
Garon, A. G.	Drummondville	1	100 00	25 00

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Gauvin, Pierre	Sherbrooke	15	1,500 00	375 00
Gingras, Fortunat	Quebec	10	1,000 00	250 00
Gobeil, S.	La Patrie	5	500 00	125 00
Godbout, A., M.P.P.	St. George East	50	5,000 00	1,250 00
Gosselin & Lussier	Weedon Station	6	600 00	150 00
Gratton, J. B.	Montreal	20	2,000 00	500 00
Guenette, J. A.	St. Anne de Bellevue	5	500 00	125 00
Guptill, S. D.	Grand Manan	5	500 00	125 00
Harris, C. P. Realty, Ltd	Moncton	10	1,000 00	250 00
Harwood, Dr. L. de. L.	Montreal	100	10,000 00	2,000 00
Huard, Euzèbe	Lake Megantic	345	34,500 00	8,625 00
Huard, Rev. Victor A.	Quebec	5	500 00	125 00
Jarry, Stanislas	St. Laurent	250	25,000 00	5,000 00
Joly, J. A.	Ste. Rose	1	100 00	25 00
Kohn, Geo.	Paris, France	100	10,000 00	2,500 00
Laflamme, J. A. K.	Quebec	5	500 00	125 00
Lafleur, I. L.	Montreal	345	34,500 00	8,625 00
Lajeunesse, W.	"	10	1,000 00	250 00
Lalonde, Succ. Emery	Ste. Anne de Bellevue	345	34,500 00	8,625 00
Lalonde, L. A.	"	1	100 00	25 00
Lamarche, J. A.	Montreal	5	500 00	125 00
Lapierre, Omer	"	20	2,000 00	495 70
Lapierre, P.	"	50	5,000 00	1,000 00
La Réassurance Nouvelle, Compagnie de Réassurances et de Co-Assurances	Paris, France	400	40,000 00	10,000 00
Lasalle, Roch	St. Guillaume	1	100 00	25 00
Lauzon, H. F.	Montreal	10	1,000 00	250 00
Lebel, S. W.	Cabano	10	1,000 00	250 00
Lefebvre, J. E.	Farnham	5	500 00	125 00
Legault, Victor	St. Laurent	50	5,000 00	1,250 00
Léger, Edouard, E.	Montreal	10	1,000 00	250 00
Lemieux, T. S.	St. Malo	3	300 00	75 00
Léonard, D. A.	Montreal	5	500 00	125 00
Léonard, J. E. E.	"	345	34,500 00	8,625 00
Letourneux, Jos.	"	50	5,000 00	1,250 00
Levasseur, V. J.	St. Jean	5	500 00	125 00
Limoges, Jos.	Terrebonne	10	1,000 00	250 00
Lorrain, C. A.	St. Jérome	1	100 00	25 00
Majeau, Joseph	Montreal	10	1,000 00	250 00
Marchand, C. A.	"	5	500 00	125 00
Martin, Théo.	Chartierville	3	300 00	75 00
Mayrand, George	Montréal	10	1,000 00	220 00
Meunier, Théodore	"	345	34,500 00	7,900 00
Michaud, Succ. J. L.	"	20	2,000 00	500 00
Mitchell, Mrs. M. S.	Moncton	2	200 00	50 00
Morin, J. B.	East Angus	1	100 00	25 00
Morisset, Dr. A.	Quebec	50	5,000 00	1,250 00
Morissette, J. B.	"	345	34,500 00	8,625 00
Nault, J. M.	Sherbrooke	10	1,000 00	250 00
Normandeau, J. D.	Ste. Anne de Bellevue	1	100 00	25 00
Patenaude & Monette	Montreal	100	10,000 00	2,500 00
Pelletier, P.	St. Guillaume	1	100 00	25 00
Pineau, J. E.	Fraserville	10	1,000 00	250 00
Primeau, J. C.	Montreal	10	1,000 00	250 00
Propper, Emmanuel	Paris, France	100	10,000 00	2,500 00
Propper, Michel	"	100	10,000 00	2,500 00
Poulin, J.	Beauceville	1	100 00	25 00
Queen, J. M.	St. John, N.B.	25	2,500 00	625 00
Reinach, G. de.	Paris France	100	10,000 00	2,500 00
Roberge, Hon. J. E.	Lambton	345	34,500 00	8,625 00
Rousseau, P.	Ste. Anne de Bellevue	10	1,000 00	250 00
Roy, Cyrille E.	Mégantic	1	100 00	25 00
Roy, Eustache	"	1	100 00	25 00
Saindon, Succ. M. E.	Fraserville	5	500 00	125 00

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Scalbert, P. S. H. W.	St. André Le Lille	150	15,000 00	3,750 00
Seale, R. F.	Station Ste. Cecile	1	100 00	25 00
Simon, Succ. D. C.	Hull	5	500 00	125 00
Société Anonyme de Réassurances contre l'Incendie	Paris, France	300	30,000 00	7,500 00
Spycket, B.	"	50	5,000 00	1,250 00
Spycket, E. T.	"	50	5,000 00	1,250 00
Spycket, J. P. B	"	50	5,000 00	1,250 00
St. Denis, A. J. H.	Montreal	40	4,000 00	1,000 00
St. Germain, J. E.	Sherbrooke	1	100 00	25 00
St. Germain, T. A.	St. Hyacinthe	5	500 00	125 00
Tourville, Art.	Montreal	50	5,000 00	1,250 00
Tourville, Rod., M.P.P.	"	50	5,000 00	1,250 00
Tremblay, Thos.	Sherbrooke	5	500 00	125 00
Vaillancourt, E.	Thetford Mines	1	100 00	25 00
Veilleux, André.	Sherbrooke	5	500 00	125 00
Versailles, Jean.	Montreal	50	5,000 00	1,100 00
Vien, Thomas.	Quebec	10	1,000 00	250 00
Williams, F. S.	St. John, N.B.	1	100 00	25 00
Wilson, Jas. W.	Welsford, N.B.	1	100 00	25 00
Totals		10,000	$1,000,000 00	$220,135 70

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 30, 1918.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres.; F. K. Foster, Sir D. C. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, F. Carter-Cotton, J. Balfour, T. J. S. Skinner.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, E. C.	Brantford, Ont.	50	2,000 00	500 00
Allen, C. E.	Winnipeg, Man.	50	2,000 00	1,880 00
Allen, Miss V. W.	Cheltenham, Eng.	25	1,000 00	1,000 00
Ashdown, J. H.	Winnipeg, Man.	5	200 00	200 00
Adams, D. E.	Winnipeg, Man.	25	1,000 00	700 00
Brown, Edw.	Winnipeg, Man.	1,250	50,000 00	10,000 00
Burdett, S. W.	Winnipeg, Man.	15	600 00	600 00
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00	2,000 00
Burdett, J. E.	Winnipeg, Man.	25	1,000 00	1,000 00
Brydon, Wm.	Winnipeg, Man.	20	800 00	800 00
Balfour, Jas.	Regina, Sask.	500	20,000 00	3,000 00
Borden, Dr. L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	Vancouver, B.C.	25	1,000 00	500 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	1,000 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	Stratford, Ont.	25	1,000 00	333 00
Bernhardt, V. P.	Preston, Ont.	20	800 00	600 00
Bernhardt, I. A.	Preston, Ont.	10	400 00	100 00
Briscoe, R. A.	Galt, Ont.	25	1,000 00	500 00
Brown, A. C.	Guelph, Ont.	10	400 00	100 00
Brit. Can. Trust Co.	Lethbridge, Alta.	50	2,000 00	1,909 00
Binnington, H.	Winnipeg, Man.	12	480 00	176 00
Bone, T. W.	Winnipeg, Man.	2	80 00	75 00
Baker, F. C.	Prince Albert, Sask.	3	120 00	120 00
Boas, R. A.	Regina, Sask.	2	80 00	80 00
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00	520 00
Brown, F. L.	Winnipeg, Man.	12	480 00	100 00
Booth, C. B.	Winnipeg, Man.	25	1,000 00	200 00
Belcher, H. M.	Winnipeg, Man.	15	600 00	500 00
Bedard, A. A.	Petrolea, Ont.	20	800 00	100 00
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts Estate, J. C. T.	Vancouver, B.C.	200	8,000 00	1,000 00
Carter-Cotton Co., F.	Vancouver, B.C.	50	2,000 00	2,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Calder, Alex.	Winnipeg, Man.	25	1,000 00	1,000 00
Cameron, John	Winnipeg, Man.	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Cummings, W. J.	Winnipeg, Man.	100	4,000 00	4,000 00
Calder, N. F.	Winnipeg, Man.	25	1,000 00	1,000 00
Craig & Ross	Winnipeg, Man.	200	8,000 00	1,000 00
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare, C. F & H. W. Church	Lethbridge, Alta.	25	1,000 00	1,000 00
Campbell, P. J.	Winnipeg, Man.	25	1,000 00	887 20
Crease, E. A.	Nelson, B. C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00
Clare, Fred.	Preston, Ont.	10	400 00	100 00
Campbell, Dr. T. F.	Galt, Ont.	10	400 00	25 00
Campbell, Miss A. O.	Winnipeg, Man.	10	400 00	400 00
Connell, T. A.	Winnipeg, Man.	87	3,480 00	700 00
Cunnington, Chas.	Winnipeg, Man.	5	200 00	200 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Campbell, T. B.	Winnipeg, Man.	63	2,520 00	375 00
Cameron, A. A.	Oak Lake, Man.	25	1,000 00	200 00
Calcott, J. D.	Tilston, Man.	12	480 00	252 00
Clarke, Dr. Adam	Winnipeg, Man.	50	2,000 00	400 00
Clyde, Wm.	Petrolea, Ont.	25	1,000 00	1,000 00
Dawson, Judge A.	Winnipeg, Man.	35	1,400 00	1,400 00
Delbridge, L. M.	Winnipeg, Man.	50	2,000 00	1,250 00
Day, E. A.	Kelowna, B.C.	25	1,000 00	1,000 00
Darke, F. N.	Regina, Sask.	100	4,000 00	2,500 00
Dom. Inv. & Sec. Co.	Winnipeg, Man.	415	16,600 00	16,600 00
Decatur, D. R.	Winnipeg, Man.	12	480 00	100 00
Dyke, John	Winnipeg, Man.	125	5,000 00	750 00
Devlin, W. T.	Winnipeg, Man.	92	3,680 00	740 00
Evans, R. T.	Winnipeg, Man.	100	4,000 00	4,000 00
Enmert, H. L.	Winnipeg, Man.	100	4,000 00	500 00
Elliott, R. T.	Victoria, B.C.	250	10,000 00	5,000 00
Erzinger, Mrs. M. E.	Winnipeg, Man.	37	1,480 00	300 00
Foster, F. K.	Winnipeg, Man.	427	17,080 00	4,470 00
Flummerfeldt, A. C.	Victoria, B.C.	500	20,000 00	4,000 00
Fair, G. H.	Brantford, Ont.	10	400 00	400 00
Forster, F. J. R.	Stratford, Ont.	40	1,600 00	400 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Fink, Geo.	Preston, Ont.	25	1,000 00	1,000 00
Ferguson, G. W.	Winnipeg, Man.	12	480 00	100 00
Finkleman, C.	Selkirk, Man.	1	40 00	40 00
Foster, Mrs. M. E.	Winnipeg, Man.	10	400 00	400 00
Godfrey, A. K.	Winnipeg, Man.	25	1,000 00	1,000 00
Graham, W. C.	Vancouver, B.C.	25	1,000 00	625 00
Gautier, F. E.	Winnipeg, Man.	5	200 00	132 00
Getty, E. J.	Galt, Ont.	100	4,000 00	2,000 00
Greenizen, Isaac	Petrolea, Ont.	60	2,400 00	300 00
Gentzel, A. E.	Winnipeg, Man.	5	200 00	200 00
Goldstein, Chas.	Winnipeg, Man.	5	200 00	200 00
Galbraith, W. H.	Hartney, Man.	2	80 00	80 00
Halls, F. E.	Winnipeg, Man.	100	4,000 00	4,000 00
Hebb, E. H.	Winnipeg, Man.	50	2,000 00	2,000 00
Harvie, Dr. R. A.	Winnipeg, Man.	50	2,000 00	1,250 00
Holden, D. B.	Victoria, B.C.	25	1,000 00	1,000 00
Hughes, Mrs. Algeline	Brantford, Ont.	10	400 00	400 00
Hollinrake, W. A.	Brantford, Ont.	10	400 00	400 00
Hunter, Miss J. G.	Brantford, Ont.	5	200 00	200 00
Husband, D. G.	Brantford, Ont.	5	200 00	200 00
Hill, John	Brantford, Ont.	10	400 00	50 00
Husband, Mrs. K. C.	Vernon, B.C.	50	2,000 00	1,250 00
Hunter, M. M.	Onandaga, Ont.	10	400 00	200 00
Halstead, A. B.	Edmonton, Alta.	50	2,000 00	400 00
Hudson, W. S.	Preston, Ont.	25	1,000 00	1,000 00
Hydeman, G. J.	Winnipeg, Man.	62	2,480 00	250 00
Hall, E. E.	Winnipeg, Man.	117	4,680 00	4,532 00
Hiebert, John	Winnipeg, Man.	30	1,200 00	1,200 00
Hill, A. E.	Brandon, Man.	60	2,400 00	1,000 00
Hong, Frank Lee	Winnipeg, Man.	3	120 00	100 00
Hardy, Thos.	Victoria, B.C.	3	120 00	100 00
Henderson, Dr. N. B.	London, Ont.	20	800 00	800 00
Ives, W. C.	Calgary, Alta.	50	2,000 00	1,500 00
James, E.	Winnipeg, Man.	25	1,000 00	1,000 00
Jones, E. W.	Moosomin, Sask.	7	280 00	240 00
Jonasson, J.	Winnipeg, Man.	3	120 00	120 00
Johnson, Chas.	Winnipeg, Man.	3	120 00	120 00
Jones, C. A.	Petrolea, Ont.	10	400 00	50 00
Kennedy, C. W. N.	Winnipeg, Man.	750	30,000 00	7,500 00
Kellam, B. A.	Winnipeg, Man.	25	1,000 00	200 00
Landerkin, H.	Portland, Maine	250	10,000 00	2,000 00
Langley, A. G.	Vancouver, B.C.	25	1,000 00	1,000 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lent & Jones	Calgary, Alta	50	2,000 00	2,000 00
Langford, T. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Londsale, J.	Winnipeg, Man.	75	3,000 00	975 00
Lathrop, O. T.	Lethbridge, Alta.	10	400 00	400 00
Lloyd-Jones, D.	Kelowna, B.C.	25	1,000 00	1,000 00
Lloyd-Jones, W.	Kelowna, B.C.	25	1,000 00	1,000 00
Lyons, J. H.	Revelstoke, B.C.	20	800 00	800 00
Long, W. E.	Brantford, Ont.	50	2,000 00	1,000 00
Laird, J. H.	Galt, Ont.	25	1,000 00	250 00
Loftus, Edwin	Winnipeg, Man.	25	1,000 00	700 00
Liddle, A. T.	Winnipeg, Man.	125	5,000 00	750 00
Lawrie, John	Winnipeg, Man.	25	1,000 00	200 00
MacAra, W. E.	Winnipeg, Man.	250	10,000 00	2,000 00
Merritt, C. M.	Vancouver, B.C.	100	4,000 00	1,500 00
McIntyre, J. F.	Winnipeg, Man.	50	2,000 00	2,000 00
Moody, Dr. A. W.	Winnipeg, Man.	100	4,000 00	3,200 00
Macklin, E. H.	Winnipeg, Man.	5	200 00	200 00
McMunn, Dr. R. S.	Winnipeg, Man.	50	2,000 00	750 00
Malcolm, Miss M.	Newport, R.I.	6	240 00	240 00
MacKay, D. S.	Winnipeg, Man.	25	1,000 00	225 00
Maurer & Wilde	Winnipeg, Man.	50	2,000 00	250 00
McIntyre, P. C.	Winnipeg, Man.	100	4,000 00	1,500 00
McEwen, M. W.	Brantford, Ont.	10	400 00	400 00
McMurtry, Miss J. H.	Galt, Ont.	5	200 00	150 00
Messeca, C. L.	Brantford, Ont.	100	4,000 00	1,333 00
McMurtry, W. J.	Galt, Ont.	25	1,000 00	750 00
McMurtry, Miss E. E.	Galt, Ont.	5	200 00	150 00
Merner, E.	New Hamburg, Ont.	50	2,000 00	250 00
Milton, W. R.	Winnipeg, Man.	25	1,000 00	1,000 00
Manwaring, H. A.	Birtle, Man.	10	400 00	400 00
Macdonald, Alex.	Winnipeg, Man.	7	280 00	280 00
Moffatt, Mrs. Rachel	Winnipeg, Man.	15	600 00	200 00
McCarthy, John	Regina, Sask.	5	200 00	200 00
McPherson, W. J.	Winnipeg, Man.	37	1,480 00	360 00
McLennan, Thos.	Assessippi, Man.	1	40 00	40 00
Maybee, W. G.	Winnipeg, Man.	25	1,000 00	200 00
McMillan, D. A.	Griswold, Man.	3	120 00	100 00
Marrin, Philip	Winnipeg, Man.	5	200 00	200 00
Nelson, H. R.	Victoria, B. C.	25	1,000 00	1,000 00
Nelles, S. B.	Wilsonville, Ont.	45	1,800 00	625 00
Ormond, A. E.	Victoria, B.C.	250	10,000 00	2,000 00
Oakes, A. H.	Winnipeg, Man.	125	5,000 00	1,000 00
Pulford, A. H.	Winnipeg, Man.	50	2,000 00	2,000 00
Popham, Dr. E. S.	Winnipeg, Man.	50	2,000 00	2,000 00
Prowse, Dr. S. W.	Winnipeg, Man.	25	1,000 00	300 00
Palmer, F. D.	Galt, Ont.	25	1,000 00	1,000 00
Palmer, F. H.	Galt, Ont.	10	400 00	100 00
Parker, E. S.	Winnipeg, Man.	5	200 00	200 00
Playfair, Miss A. F.	Hartney, Man.	25	1,000 00	100 00
Robertson, O. A.	St. Paul, Minn.	250	10,000 00	2,000 00
Runians, E. O.	London, Ont.	125	5,000 00	2,000 00
Richardson, R. D.	Toronto, Ont.	112	4,480 00	1,700 00
Ruttan, H. N.	Winnipeg, Man.	50	2,000 00	2,000 00
Runians, J. E.	Victoria, B.C.	25	1,000 00	700 00
Robson, Judge H. A.	Winnipeg, Man.	50	2,000 00	250 00
Ross, Mrs. M. S.	Winnipeg, Man.	50	2,000 00	250 00
Ryerson, F. W.	Brantford, Ont.	10	400 00	400 00
Revitzer, John	Preston, Ont.	25	1,000 00	750 00
Richardson, Wm.	Portage la Prairie, Man.	10	400 00	100 00
Riley, W. P.	Winnipeg, Man.	62	2,480 00	1,688 00
Robert, J. V.	Winnipeg, Man.	25	1,000 00	520 00
Ross, Dr. D. G.	Selkirk, Man.	5	200 00	200 00
Ross, H. L.	Winnipeg, Man.	5	200 00	200 00
Roberts, Mrs. H. M.	Winnipeg, Man.	5	200 00	200 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Sproule, W. H.	Winnipeg, Man.	500	20,000 00	3,250 00
Sprague, D. B.	Winnipeg, Man.	25	1,000 00	200 00
Skinner, T. J. S	Calgary, Alta.	250	10,000 00	2,000 00
Senkler, K. C., J. H.	Vancouver, B.C.	100	4,000 00	2,500 00
Stiles, H. B.	Winnipeg, Man.	50	2,000 00	1,200 00
Stevens, R. W.	Kelowna, B.C.	5	200 00	150 00
Soence, J. H.	Brantford, Ont.	10	400 00	400 00
Speirs, D. G.	Galt, Ont	25	1,000 00	1,000 00
Sloan, John	Galt, Ont.	10	400 00	400 00
Stahlschmidt, Wm.	Preston, Ont.	25	1,000 00	750 00
Stauffer, Jos.	Galt, Ont.	100	4,000 00	1,000 00
Stevenson, W. J.	London, Ont	50	2,000 00	250 00
Smith, R. M.	Griswold, Man.	3	120 00	100 00
Sutherland, W. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Stevenson, S. S.	Winnipeg, Man.	3	120 00	120 00
Steiner, A. P.	Griswold, Man.	2	80 00	80 00
Shepard-Peers Co.	Selkirk, Man.	20	800 00	200 00
Swan, Dr. R. R.	Winnipeg, Man.	12	480 00	100 00
Shandley, Mrs. L. M.	Victoria, B.C.	100	4,000 00	4,000 00
Snary, L. D.	Winnipeg, Man.	3	120 00	120 00
Standard Trusts Co., exrs. Estate Dr. S. C. Corbett	Winnipeg, Man.	100	4,000 00	2,500 00
Standard Trusts Co., exrs. Estate Sir Wm. Whyte	Winnipeg, Man.	250	10,000 00	2,000 00
Todd, Dr. J. O.	Winnipeg, Man.	125	5,000 00	5,000 00
Tufford, Dr. A. F.	St. Thomas, Ont.	25	1,000 00	600 00
Taylor, Judge A. E.	Sarnia, Ont	25	1,000 00	667 00
Taylor, Dr. W. G.	Winnipeg, Man.	10	400 00	400 00
Yokes, Chas.	Winnipeg, Man.	250	10,000 00	1,400 00
Watt, W. L.	Long Beach, Cal.	25	1,000 00	200 00
Williams, D. E.	Winnipeg, Man.	500	20,000 00	3,000 00
Wallace, C. A.	Calgary, Alta.	50	2,000 00	2,000 00
Woodruff, H. S.	Penticton, B.C.	50	2,000 00	1,000 00
Wade, Mrs. C. E.	Penticton, B.C.	25	1,000 00	250 00
Wade, A. H.	Penticton, B.C.	25	1,000 00	250 00
White, R. B.	Penticton, B.C.	25	1,000 00	250 00
White, W. G.	Winnipeg, Man.	100	4,000 00	2,500 00
Wilson, W. O.	Virden, Man.	10	400 00	400 00
Wood, T. L.	Brantford, Ont.	200	8,000 00	1,000 00
Wilcox, Mrs. H.	Brantford, Ont.	20	800 00	800 00
Wade, B. J	Brantford, Ont.	10	400 00	400 00
Wood, D. B.	Brantford, Ont.	100	4,000 00	500 00
Whitaker, Mrs. E. O.	Brantford, Ont.	10	400 00	400 00
Windell, A. J.	Galt, Ont.	5	200 00	150 00
Windell, Miss J. B.	Galt, Ont.	5	200 00	150 00
Watson, Ralph	Paris, Ont.	20	800 00	400 00
Walker, John	Petrolea, Ont	25	1,000 00	125 00
White & Manahan	Winnipeg, Man.	5	200 00	200 00
Whiting, C. A. B.	Winnipeg, Man.	15	600 00	175 00
Young, Robert	Winnipeg, Man.	5	200 00	200 00
Totals		14,860	$594,400 00	$ 243,294 20

THE CANADA ACCIDENT ASSURANCE COMPANY.

List of Directors—(As at February 27, 1918).

S.H. Ewing, President; T. H. Hudson, Joint Manager; Hon. N. Curry, Jas. McGregor.

List of Shareholders—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Commercial Union Assurance Co., Ltd	London, Eng.	4,950	495,000	41,320
S. H. Ewing	Montreal, Que.	10	1,000	400
J. S. N. Dougall	"	10	1,000	400
T. H. Hudson	"	10	1,000	400
Hon. N. Curry	"	10	1,000	400
Jas. McGregor	"	10	1,000	400
Totals		5,000	$ 500,000	$ 43,320

THE CANADA HAIL INSURANCE COMPANY.

List of Directors—(As at Feb. 20, 1918.)

Geo. H. Williams, President; A. H. C. Carson, Vice-President; Wm. J. Willcox, R. Home Smith, A. C. McMaster, W. T. Kernahan, H. N. Cowan, E. E. Sharpe, Frank D. Williams..

List of Shareholders—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
G. H. Williams	Winnipeg, Man.	25	2,500	1,250
R. Home Smith	Toronto, Ont.	25	2,500	1,250
W. J. Willcox	Winnipeg, Man.	25	2,500	1,250
A. C. McMaster	Toronto, Ont.	25	2,500	1,250
W. T. Kernahan	"	25	2,500	1,250
H. N. Cowan	"	25	2,500	1,250
A. H. C. Carson	"	25	2,500	1,250
F. D. Williams	"	25	2,500	1,250
E. E. Sharpe	Winnipeg, Man.	25	2,500	1,250
London, Mutual Fire Insurance Co	Toronto, Ont.	1,275	127,500	63,750
Totals		1,500	$ 150,000	$ 75,000

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

List of Directors—(As at February 18, 1918.)

J. H. G. Russell, Pres.; F. H. Alexander and D. E. Sprague, Vice-Presidents; W. T. Alexander, Managing Director; J. G. Hargrave R. G. Affleck, A. D. Carscallen, M.D., E. L. Taylor K.C., Hon. A. C. Rutherford, Andrew Gray, F. N. Darke, S. D. Lazier, T. S. McPherson.

List of Shareholders—(As at Dec. 31st, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount Paid up.
			$ cts.	$ cts.
Agar Mrs. Essie	Birds Hill, Man.	5	500 00	500 00
Anderson Mrs. C. E.	London, Eng.	10	1,000 00	1,000 00
Armstrong, Mrs. Catharine	New Westminster, B.C.	77	7,700 00	7,700 00
Adrain, John	St. Johns Nfd.	15	1,500 00	1,500 00
Anderson, John A.	Victoria, B. C.	10	1,000 00	820 22
Antonieff Rev. Alex.	Kozodawonse, Russia.	30	3,000 00	3,000 00
Adam, George	Winnipeg.	10	1,000 00	1,000 00
Alexander, Est. R. H.	Vancouver, B.C.	30	3,000 00	3,000 00
Armstrong, J. C.	New Westminster, B.C.	15	1,500 00	1,500 00
Archibald, M. G., M.D.	Kamloops, B.C.	10	1,000 00	700 00
Abernethy Samuel	Vancouver B. C.	15	1,500 00	1,132 13
Anderson, James	New Westminster, B.C.	30	3,000 00	3,000 00
Adam, David	Birtle, Man.	5	500 00	500 00
Argo, Rev. Jas.	Seaforth, Ont.	2	200 00	200 00
Anderson, George	Portage La Prairie	5	500 00	500 00
Aylard, G. H.	Victoria, B. C.	50	5,000 00	5,000 00
Alexander, W. T.	Winnipeg.	100	10,000 00	7,017 00
Affleck, R. G.	Winnipeg.	350	35,000 00	25,429 01
Anderson, J. R.	Arcola, Sask.	2	200 00	200 00
Agnew, G. A. T., T. D. Agnew, Trustee	Prince Albert Sask.	5	500 00	500 00
Alexander, F. H.	Winnipeg.	100	10,000 00	1,368 60
Allen, G. H.	Winnipeg.	50	5,000 00	4,823 00
Armstrong, Hon. J. W., M.D.	Winnipeg.	20	2,000 00	1,521 98
Allen, A. E.	Victoria, B.C.	25	2,500 00	1,982 41
Archibald, J. R.	Kamloops, B.C.	10	1,000 00	360 71
Angus, Miss Mary C.	Victoria, B. C.	10	1,000 00	964 60
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	773 08
Adolph, H. L.	Brandon, Man.	10	1,000 00	59 55
Allan, H. M.	Regina, Sask.	5	500 00	408 73
Ashley, D. T.	Vancouver, B.C.	5	500 00	314 62
Austin, H. M.	Victoria, B. C.	10	1,000 00	547 63
Astley, est. Wm.	Calgary, Alta.	10	1,000 00	440 45
Agar H. T.	Birds Hill, Man.	5	500 00	434 60
Bruce est. John	Winnipeg.	20	2,000 00	2,000 00
Bowker, A. G.	Doynton, Eng.	100	10,000 00	10,000 00
Beveridge, Wm.	Cumberland, B. C.	20	2,000 00	2,000 00
Birrell, Peter	New Westminster B. C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Victoria, B. C.	10	1,000 00	1,000 00
Barber, Mrs. M. M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh	St. Johns Nfd.	10	1,000 00	1,000 00
Browning, D. M.	St. Johns, Nfd.	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B.C.	17	1,700 00	1,700 00
Bergeron, Narcisse	St. Boniface, Man.	10	1,000 00	1,000 00
Briercliffe, Greenwood	Winnipeg.	20	2,000 00	2,000 00
Briercliffe, Mrs. Elizabeth	Winnipeg.	20	2,000 00	2,000 00
Bridgewater, Conyers	London, Eng.	20	2,000 00	2,000 00
Baxter, Samuel	Victoria, B. C.	25	2,500 00	2,500 00
Brenchley, John	Kenora, Ont.	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	1,522 51
Buchan Alex.	Winnipeg.	5	500 00	500 00
Bell, Mrs. Sarah	Victoria, B. C.	25	2,500 00	2,500 00
Bawlf est. N. (Standard trust Co. Exers)	Winnipeg.	100	10,000 00	10,000 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	1,500 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Burdetts, S. W.	Winnipeg	20	2,000 00	2,000 00
Belivcau, Hormidas	Winnipeg	25	2,500 00	2,500 00
Burdett, W. W.	Winnipeg	20	2,000 00	2,000 00
Barrett, J. K.	Winnipeg	10	1,000 00	1,000 00
Bridgman, W.	Winnipeg	5	500 00	500 00
Banks, & Finken	Dryden, Ont.	20	2,000 00	2,000 00
Boger, H. W. O.	Winnipeg	25	2,500 00	2,500 00
Brown, W. F. H.	Edmonton, Alta	5	500 00	500 00
Bigg, Spencer	Grand Prairie, Alta.	3	300 00	300 00
Borthwick, G. A.	Victoria, B. C.	25	2,500 00	2,500 00
Brown, R. S	Stoney Mountain, Man.	10	1,000 00	1,000 00
Bailie Miss M. E.	Winnipeg	10	1,000 00	1,000 00
Bryce Miss Gertrude A., Wm. Bryce, Trustee.	Victoria, B.C.	3	300 00	300 00
Black Mrs. Grace J.	St. Johns Nfd.	20	2,000 00	2,000 00
Burgess, Joseph	Minnedosa, Man.	5	500 00	500 00
Barnes, F. H.	Enderby, B. C.	10	1,000 00	1,000 00
Benson, J. M. Dr.	Winnipeg	5	500 00	500 00
Bertram, David	Vancouver, B.C.	10	1,000 00	1,000 00
Beaubier, T. J.	Brandon, Man.	5	500 00	500 00
Bethel, Wm.	Beauséjour, Man.	5	500 00	500 00
Baker, Mrs. Helen C.	Victoria, B. C.	20	2,000 00	2,000 00
Bailey, Thomas	Oak Lake, Man.	10	1,000 00	1,000 00
Bedingfeld, Francis	Pekisko, Alta.	50	5,000 00	5,000 00
Butchart, R. P.	Tod Inlet, B.C.	200	20,000 00	20,000 00
Begg, W. A.	Medecine Hat, Alta.	10	1,000 00	1,000 00
Brown, Mrs. Janet E.	Broadview, Sask.	5	500 00	500 00
Bennett, Mrs. Lydia J.	North Vancouver, B.C.	10	1,000 00	1,000 00
Becker, C. F.	Wilcox, Sask.	10	1,000 00	1,000 00
Balfour, James	Regina, Sask.	5	500 00	500 00
Blackstock Malcolm	Victoria, B. C.	20	2,000 00	2,000 00
Brownstone, Samuel	Elm Creek, Man.	10	1,000 00	1,000 00
Bagot, W. H.	Manor, Sask.	5	500 00	500 00
Bogue, Miss F. J. C.	Toronto, Ont.	5	500 00	500 00
Bulloch, William	Reston, Man.	20	2,000 00	2,000 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	500 00
Bruce, James.	Milk River, Alta.	5	500 00	500 00
Butler, C. A.	Penticton, B. C.	2	200 00	200 00
Brown, O. E.	Le Pas, Man.	5	500 00	500 00
Ballachey, A. A.	High River, Alta.	10	1,000 00	1,000 00
Banbury, R. S.	Regina, Sask.	10	1,000 00	1,000 00
Bailey, S. O.	Victoria, B.C.	50	5,000 00	5,000 00
Burry, Mrs. Amelia M.	Grenfell, Sask.	10	1,000 00	1,000 00
Burge, Mrs. Thomasina K.	Victoria, B. C.	50	5,000 00	5,000 00
Benson, S. C.	Neepawa, Man.	10	1,000 00	1,000 00
Borland, F. M.	Saskatoon, Sask	10	1,000 00	1,000 00
Beattie William	Victoria, B.C.	10	1,000 00	1,000 00
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	829 91
Baskerville, C. A.	Winnipeg	25	2,500 00	2,293 55
Beck, Charles	Yorkton, Sask.	10	1,000 00	964 06
Burnett Miss Mary A.	Armstrong, B.C.	10	1,000 00	653 77
Burnett, J. M.	Armstrong, B. C.	10	1,000 00	653 77
Burnett, Miss Elizabeth L. W. S. Burnett,	Armstrong, B.C.	10	1,000 00	653 77
Burnett, Miss Jean S. Trustee.	Armstrong, B.C.	10	1,000 00	653 77
Burnett, W. A.	Armstrong, B.C.	10	1,000 00	653 77
Brown, Mrs. Isabella, W.	Vancouver, B.C.	50	5,000 00	4,527 55
Boyce, B. F., M.D.	Kelowna, B.C.	100	10,000 00	7,313 25
Brydges, S. M.	Vancouver, B.C.	20	2,000 00	160 66
Brown, est. Wm.	Pavilion, B.C.	10	1,000 00	869 20
Brook, A. T.	Regina, Sask.	10	1,000 00	926 70
Bowlt, John	Saskatoon, Sask.	5	500 00	171 05
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	2,738 03
Bentley, W. H.	Vancouver, B.C.	180	18,000 00	15 00
Byer, Henry	Chester, Mont.	5	500 00	61 20

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Campbell, Angus	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Mrs. Isabella A.	Victoria, B.C.	50	5,000 00	5,000 00
Campbell Peter	Carmen, Man.	15	1,500 00	1,500 00
Cathcart, Rev. Nassau	Guernsey, Channel Is.	10	1,000 00	1,000 00
Cuttle, H. G.	Minnedosa, Man.	10	1,000 00	1,000 00
Clark, William	Winnipeg	30	3,000 00	3,000 00
Creighton, D. J.	Yale, B.C.	5	500 00	500 00
Crawford, W. K., John Crawford Trustee	So. Vancouver, B.C.	5	500 00	500 00
Cook, William	St. Johns Nfd.	10	1,000 00	1,000 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	1,000 00
Chapman, G. H.	Hamilton, Ont.	10	1,000 00	1,000 00
Clarke, A. T.	Vancouver, B.C.	20	2,000 00	1,296 41
Church, J. W.	Victoria, B.C.	60	6,000 00	6,000 00
Cran, Mrs. Mary H.	Duncan, B.C.	3	300 00	300 00
Carcary, S. C.	Winnipeg	10	1,000 00	1,000 00
Cran, James	Duncan, B.C.	5	500 00	500 00
Curry, Dr. B. J.	Winnipeg	25	2,500 00	2,500 00
Cross, J. A.	Regina, Sask.	5	500 00	500 00
Champion est. Henry T. Nor. Trusts Co Exct.	Winnipeg	10	1,000 00	1,000 00
Calvert, S. H.	Moosomin, Sask	5	500 00	500 00
Church, Mrs. Emily E.	Victoria, B.C.	10	1,000 00	1,000 00
Caldwell, James	Vancouver, B.C.	5	500 00	500 00
Cooke, E. H.	Moosejaw, Sask.	10	1,000 00	1,000 00
Costley, T. D.	Kamloops, B.C.	10	1,000 00	1,000 00
Chipperfield, Sydney	Hubbard, Sask.	2	200 00	200 00
Cleveland, E. A.	Vancouver, B.C.	50	5,000 00	5,000 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	2,500 00
Collins Mrs. Isabelle J.	Gladstone, Man.	5	500 00	500 00
Campbell, C. C.	Reston, Man.	20	2,000 00	2,000 00
Chapman, A. B., M. D.	Reston, Man.	10	1,000 00	1,000 00
Campbell & Simpson	Dauphin, Man.	10	1,000 00	1,000 00
Cohen, Samuel	Dauphin, Man.	5	500 00	500 00
Cameron, Duncan	Gilbert, Plains Man.	10	1,000 00	1,000 00
Commings, C. L.	Brandon, Man.	20	2,000 00	2,000 00
Conway, Mrs. Lydia	Miniota, Man.	5	500 00	500 00
Chegwin, Rev. E. J.	Moosejaw, Sask.	25	2,500 00	2,500 00
Campbell, J. F.	Miami, Man.	10	1,000 00	1,000 00
Coronation Loans & Invt. Co. Ltd	St. Johns, Nfd.	10	1,000 00	1,000 00
Connell, Kenah	Victoria, B.C.	10	1,000 00	1,000 00
Clemons, Mrs. Hughena C.	Prince Albert, Sask.	10	1,000 00	1,000 00
Cook, James	Ladner, B.C.	20	2,000 00	2,000 00
Cook Mrs. Dora	Ladner, B.C.	10	1,000 00	1,000 00
Carr, C. E.	Calgary, Alta.	10	1,000 00	1,000 00
Carcallen, A. D., M.D.	Winnipeg	100	10,000 00	10,000 00
Carry, W. Y., M.D.	Vancouver	5	500 00	500 00
Currie, Bros.	Saskatoon, Sask	10	1,000 00	1,000 00
Cook, Miss Flora E.	Ladner, B.C.	10	1,000 00	1,000 00
Connor, E. L., M.D.	Lethbridge, Alta.	10	1,000 00	1,000 00
Crang, F. W. M.D.	Edmonton, So. Alta.	10	1,000 00	1,000 00
Cunnigham, Robt.	Spokane, Wash.	20	2,000 00	2,000 00
Collins, Peter	Calgary, Alta.	20	2,000 00	2,000 00
Crease, E. A.	Nelson, B.C.	10	1,000 00	1,000 00
Conybeare & Church	Lethbridge, Alta.	25	2,500 00	2,500 00
Cepperley, Rounsefell & Co.	Vancouver, B.C.	50	5,000 00	5,000 00
Crotty, H. S.	Victoria, B.C.	60	6,000 00	5,339 54
Claxton, W. C.	Calgary, Alta.	10	1,000 00	1,000 00
Carey, E. D.	Winnipeg	25	2,500 00	2,244 93
Collinson Rev. H. A.	Mount Tolmie, B.C.	50	5,000 00	2,432 45
Cruickshank Miss Gladys, E.	Victoria, B.C.	10	1,000 00	867 15
Cameron, John	Balmoral Victoria	5	500 00	327 21
Cruickshank, Mrs. M.	Victoria, B.C.	5	500 00	425 00
Coté, J. L.	Edmonton, Alta	15	1,500 00	1,230 34
Carter, L. E.	Moosejaw, Sask.	10	1,000 00	964 60
Coke, est. C. E., M.D.	Winnipeg	5	500 00	271 34

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Crawford, J. W.	Pipestone, Man.	5	500 00	386 48
Cartmell, J. M., M.D.	Glenboro, Man.	10	1,000 00	719 10
Copeland, R. A.	Kelowna, B.C.	20	2,000 00	238 08
Carson, T. A.	Glenboro, Man.	10	1,000 00	820 00
Crichton, A. H.	Kelowna, B.C	50	5,000 00	3,391 65
Cowan, H. J.	Portage La Prairie	25	2,500 00	1,636 85
Cowan, T. H.	Portage La Prairie	25	2,500 00	1,897 27
Comerford, Patrick	Victoria, B.C.	10	1,000 00	267 43
Christie, G. D.	Victoria, B.C.	10	1,000 00	440 45
Carey, Chas.	Edmonton, Alta	50	5,000 00	2,202 33
Copeman, Lesslie	Moosejaw, Sask.	5	500 00	326 94
Clay, Mrs. Janet L.	Victoria, B.C.	50	5,000 00	3,650 73
Cooper, Est. W. J.	Portage La Prairie	35	3,500 00	2,690 40
Cyr, Dolphis.	Pincher Creek, Alta.	25	2,500 00	1,960 12
Chisholm, A. R.	Edmonton, Alta	100	10,000 00	6,547 47
Cameron, J. H.	Ft. William, Ont.	10	1,000 00	650 65
Cameron & Co.	Ft. William, Ont.	20	2,000 00	1,095 21
Clark, Chas.	High River, Alta.	5	500 00	386 90
Duncan, William	Winnipeg	10	1,000 00	1,000 00
Dearmun, H. W.	Winnipeg	32	3,200 00	3,200 00
Davis, L. G. B.	Victoria, B.C.	2	200 00	200 00
Dawson, H. G.	Melfort, Sask.	10	1,000 00	1,000 00
Daykin, A. N	Vancouver, B.C.	50	5,000 00	513 82
Davison, William	New Westminster, B.C.	68	6,800 00	6,800 00
Dickson, Est. T. A.	Winnipeg	40	4,000 00	4,000 00
Duncan, W. C.	Duncan, B.C.	30	3,000 00	2,226 00
Draper, Miss Kathnrine, N.	Cloverdale, B.C.	10	1,000 00	1,000 00
Duxbury, Mrs. Frances	Elkhorn, Man.	10	1,000 00	1,000 00
Deans, W. J.	Brandon, Man.	5	500 00	500 00
Duthie, R. C.	Montreal, P.Q.	10	1,000 00	1,000 00
Dickenson, John	Cumberland, B.C.	10	1,000 00	1,000 00
DesRosiers, Nap., M.D.	Rockland, Ont.	5	500 00	500 00
Dickson, J. T.	Victoria, B.C.	60	6,000 00	6,000 00
Dudley, J. C.	Birtle	10	1,000 00	1,000 00
Donald, Est. W. A.	Winnipeg	10	1,000 00	1,000 00
Davis, J. T.	Minneapolis, Minn.	20	2,000 00	2,000 00
Dunsford, C. R.	Victoria, B.C.	10	1,000 00	1,000 00
Drewry, Geo.	Kenora, Ont.	50	5,000 00	5,000 00
Dynes, T. B.	Fleming, Sask.	10	1,000 00	1,000 00
DeLong, C. T.	Victoria, B.C.	5	500 00	500 00
DeLong, Mrs. Elizabeth	Victoria, B.C.	5	500 00	500 00
Docksteader, J. H.	Armstrong, B.C.	5	500 00	500 00
Docksteader, Mrs. Annie E.	Armstrong, B.C.	5	500 00	500 00
Douglas, Mrs. Flora M.	Brownlee, Sask.	10	1,000 00	1,000 00
Dobson, S. G.	Vancouver, B.C.	25	2,500 00	2,500 00
Dufty, John	Regina, Sask.	10	1,000 00	1,000 00
Darke, F. N.	Regina, Sask.	100	10,000 00	10,000 00
Dawson, F. B., M.D.	Maple Creek, Sask.	5	500 00	500 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	500 00
Douglas, G. S.	Victoria, B.C.	20	2,000 00	2,000 00
Dietrich, F. E.	Chicago, Ill.	10	1,000 00	1,000 00
Dawson, Harold	Regina, Sask.	6	600 00	600 00
Duncan, George	Winnipeg	20	2,000 00	2,000 00
de Salis Major H. J. N.	Chatham, Eng.	10	1,000 00	1,000 00
Duncan, W. H.	Regina, Sask.	25	2,500 00	2,500 00
Doyle, Alfred	Ft. Steele, B.C.	50	5,000 00	5,000 00
Douglas, & Co.	Winnipeg	20	2,000 00	1,259 92
Denmark, A. C., M.D.	Langenburg, Sask.	10	1,000 00	806 71
Deans, J. F.	Victoria, B.C.	100	10,000 00	2,688 39
Dodson, Frank	Vancouver, B.C.	10	1,000 00	124 22
Dodd, H. R. F.	Okanangan, Mission B.C	10	1,000 00	868 92
Dynes, V. & Son.	Pentieton, B.C.	11	1,100 00	850 66

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Dallas, Harold	Roland, Man	10	1,000 00	413 16
Diemock, W. C	Victoria, B.C	20	2,000 00	1,184 78
Dowler, A. H	Ft. William, Ont	50	5,000 00	4,817 00
DeGero Louis	Mt. Hope Wash. U.S	5	500 00	406 88
Draper, Mrs. Hester	Vancouver, B.C	5	500 00	453 21
Eilers, Lewis	Victoria, B.C	75	7,500 00	7,500 00
Eardley, B. A	Vancouver, B.C	10	1,000 00	1,000 00
Eardley, Mrs. Janet	Vancouver, B.C	10	1,000 00	1,000 00
Early George	Winnipeg	25	2,500 00	2,500 00
Evans, O. W	Dawson, City Y. T	15	1,500 00	1,500 00
Ellis, Thomas	Victoria, B.C	25	2,500 00	2,500 00
Elford, J. H	Victoria, B.C	70	7,000 00	7,000 00
Elford, Theophilus	Victoria, B.C	10	1,000 00	1,000 00
Elliott, G. W	Medecine, Hat, Alta	5	500 00	500 00
England, Chas	Blaekie, Alta	5	500 00	500 00
Edmonds, H. L	New Westminster, B.C.	5	500 00	500 00
Erzinger, John	Winnipeg	25	2,500 00	2,500 00
Elliott, R. T	Victoria, B.C	200	20,000 00	2,684 98
Frazer, R. P	Minnedosa, Man	10	1,000 00	1,000 00
Ferguson, Arch., jr	Holyoke, Mass	2	200 00	200 00
Fernie, William	Victoria, B.C	100	10,000 00	10,000 00
Ferguson, Hugh	Victoria, B.C	20	2,000 00	2,000 00
Forlong, J. A	Winnipeg	25	2,500 00	2,500 00
Framont, Joseph	Oak Lake, Man	10	1,000 00	1,000 00
Flett, J. A	Vancouver, B. C	5	500 00	345 03
Fear, G. M	Banff, Alta	6	600 00	600 00
Fear, W. H	Banff, Alta	6	600 00	660 00
Freman, Mrs. Jean D	Edmonton, Alta	5	500 00	500 00
Frizell, G. L	Winnipeg	5	500 00	500 00
Fontana, Peter	Virden, Man	5	500 00	500 00
Foote, W. A	Revelstoke, B.C	10	1,000 00	1,000 00
Falls, Hugh	Ladner, B.C	15	1,500 00	1,500 00
Ferguson Hugh	Kenora, Ont	10	1,000 00	1,000 00
Fuller, Harry	Victoria, B.C	10	1,000 00	1,000 00
Field, W. H	Swift Current, Sask	10	1,000 00	1,000 00
Froom, A. C	Regina, Sask	30	3,000 00	2,730 93
Foote, A. A. B	Pincher, Creek, Sask	10	1,000 00	1,000 00
Ferguson, J. B	Toronto, Ont	49	4,900 00	4,900 00
Freeman, G. A	Victoria, B.C	20	2,000 00	2,000 00
Frankfurter, Geo	Winnipeg	20	2,000 00	1,837 65
Frame, T. H	Scott, Sask	1	100 00	54 77
Finch, E. E	Strathclair, Man	10	1,000 00	813 01
Forbes, Adam	Rathwell, Man	10	1,000 00	393 23
Ferrier, Rev. Thompson	Brandon, Man	20	2,000 00	1,634 69
Fredericksen, J. S	Glenboro, Man	10	1,000 00	737 78
Forbes, Wilford	Calgary, Alta	10	1,000 00	643 63
Falk, A. A	New Westminster, B.C.	25	2,500 00	749 00
Foxwell, W. E	Victoria, B.C	10	1,000 00	730 00
Forster, H. T. W	Medicine, Hat, Alta	20	2,000 00	844 04
Ferguson, R. N	Victoria, B.C	15	1,500 00	255 86
Fowler, J. F	Wetaskiwin, Alta	10	1,000 00	960 00
Fudger, W. E	Toronto, Ont	20	2,000 00	1,488 76
Garland, Miss May B	Montreal, P.Q	5	500 00	500 00
Gwynne-Vaughan, Mrs. E B	Chilliwack, B.C	5	500 00	500 00
George, W. B	Wapella, Sask	5	500 00	500 00
Gore-Browne, Est. H. T. T	London, Eng	25	2,500 00	2,500 00
Gibbins, Johnson	Vancouver, B.C	10	1,000 00	1,000 00
Gunn, Robt., sr	Winnipeg	10	1,000 00	1,000 00
Grant, David	Vancouver, B.C	5	500 00	500 00
Genge, L. A	Victoria, B.C	30	3,000 00	3,000 00
Gibson, Andrew	Victoria, B.C	20	2,000 00	2,000 00
Guilmet, J. A	Victoriaville, P.Q	10	1,000 00	1,000 00
Greig, Mrs. Margaret E	Victoria, B.C	29	2,900 00	2,900 00
Girvin, Mrs. Louise F	Pt. Arthur, Ont	5	500 00	500 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Adddress.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Goodridge, L. A.	Edmonton, Alta	100	10,000 00	6,934 45
Great West Permanent Loan Co.	Winnipeg	475	47,500 00	47,500 00
Gibbons, Mrs. Ellea	Lethbridge, Alta.	10	1,000 00	1,000 00
Gilhuly, R. H.	Selkirk, Man.	5	500 00	500 00
Goodland, Herbert	Brandon, Man.	5	500 00	500 00
Gordon, Mrs. Emma L.	Victoria, B.C.	25	2,500 00	2,500 00
Galletely, Mrs. Margaret M.	Victoria, B.C.	10	1,000 00	1,000 00
Gibson, Miss M. Lotte	Virden, Man.	5	500 00	500 00
Godley, S. H.	Brandon, Man.	10	1,000 00	1,000 00
Gibbs, F. E.	Pt. Arthur, Ont.	10	1,000 00	1,000 00
Grey, R. J.	Maryfield, Sask.	20	2,000 00	2,000 00
Gray, Andrew	Victoria, B.C.	100	10,000 00	10,000 00
Garry, T. H.	Willowbrook, Sask.	10	1,000 00	1,000 00
Girvin, A. W., M.D.	Strathmore, Alta.	5	500 00	500 00
Gunn, J. F.	Green Ridge, Man.	10	1,000 00	1,000 00
Garrow, Frederick	New York, N.Y.	10	1,000 00	1,000 00
Gross, J. P.	Wetaskiwin, Alta	15	1,500 00	1,500 00
Gourlay, James	Lacombe, Alta.	10	1,000 00	1,000 00
Gray, George	Graysville, Man	5	500 00	500 00
Glattli, Herman	Oakland, Cal. U.S.	10	1,000 00	1,000 00
Gunn, Robt.	Winnipeg.	10	1,000 00	1,000 00
Graat, Mrs. Helea M.	Victoria, B.C.	100	10,000 00	9,705 96
Grant, Chas. D.	Winnipeg.	10	1,000 00	1,000 00
Gunn, W. H.	Winnipeg.	10	1,000 00	669 15
Graham, George	Treberne, Man.	5	500 00	113 10
Garratt, A. W.	Milestone, Sask.	10	1,000 00	820 00
Gass, Mrs. Elizabeth	Victoria, B.C.	80	8,000 00	4,671 50
Gilker, J. A.	Nelson, B.C.	20	2,000 00	2,000 00
Groves, Job	Steveston, B.C.	10	1,000 00	232 95
Gibbons, R. V.	Lethbridge, Alta.	10	1,000 00	
Hamilton, Mrs. Sarah	Winnipeg.	25	2,500 00	2,500 00
Hislop, James	Seymour, Arm., B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg.	20	2,000 00	2,000 00
Hunter, A. C.	Green, Ridge, Man.	25	2,500 00	2,500 00
Hewlings, F. H.	Victoria, B.C.	10	1,000 00	1,000 00
Harrisoa, D., A. M.D.	Whitestone, N.Y.	20	2,000 00	2,000 00
Hunter, James	Greenridge, Man.	10	1,000 00	1,000 00
Harley, Hugh	Swan River, Man.	5	500 00	500 00
Hutchings, H. G.	Winnipeg.	115	11,500 00	11,500 00
Hutchings, Ernest F.	Winnipeg.	100	10,000 00	10,000 00
Hadwin, F. W.	Winnipeg.	5	500 00	500 00
Hind, W. T.	Moosomin, Sask.	30	3,000 00	3,000 00
Hodgson, R. S.	Wianipeg.	5	500 00	500 00
Hallier, J. A.	Edmonton, Alta.	20	2,000 00	2,000 00
Hall, J. Andrew, M.D.	Wianipeg.	20	2,000 00	2,000 00
Herriot, William	Souris, Man.	10	1,000 00	1,000 00
Herron, Curry	Wianipeg.	3	300 00	300 00
Herron, Miss Mabel F.	Winnipeg.	2	200 00	200 00
Hutchings, R. J.	Calgary, Alta.	10	1,000 00	1,000 00
Hainsworth, Mrs. Martha A.	New Westminster, B.C.	10	1,000 00	1,000 00
Hamilton, A. E.	Winnipeg.	5	500 00	500 00
Hart, Wilfred	Weyburn, Sask.	20	2,000 00	2,000 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	500 00
Hollingshead, W. J.	Winnipeg.	30	3,000 00	3,000 00
Hyde, W. J.	Balgonie, Sask.	20	2,000 00	2,000 00
Heary, C. M., M.D.	Yorktoa, Sask.	10	1,000 00	1,000 00
Hoban, Michael J.	Beausèjour, Man.	5	500 00	500 00
Hume, Miss Dawn M.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, Miss Freda B.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, J. F. jr.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, Mrs. Lydia J.	Nelson, B.C.	20	2,000 00	2,000 00
Harvey, Edward	St. Johns, Nfd.	20	2,000 00	2,000 00
Halpin, H. W.	Big River, Sask.	10	1,000 00	1,000 00
Hewitt, Est. E. C.	Maple Creek, Sask.	10	1,000 00	1,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts	$ cts.
Holden, D. B., M.D.	Victoria, B.C.	10	1,000 00	1,000 00
Hutchinson, Joseph	Gull Lake, Sask.	25	2,500 00	2,500 00
Harbican, Henry	Spokane, Wash., U.S.	10	1,000 00	1,000 00
Hamilton, William	Winnifred, Alta.	5	500 00	500 00
Hutcheson, T. W.	Swift Current, Sask.	5	500 00	500 00
Heistermans, B.S.	Victoria, B.C.	25	2,500 00	2,500 00
Hughes, Samuel	Grandview, Man.	10	1,000 00	1,000 00
Hallett, W. H.	Saltcoats, Sask.	10	1,000 00	1,000 00
Hargrave, J. G.	Winnipeg	100	10,000 00	10,000 00
Herbert, F. H.	Edmonton So., Alta.	5	500 00	500 00
Hamilton, F. J.	Vancouver, B.C.	20	2,000 00	2,000 00
Hebb, E. H.	Winnipeg	100	10,000 00	5,476 06
Harrison, A. G.	Edmonton, Alta.	10	1,000 00	867 42
Hetu, Mrs. Bertha	Edmonton, Alta.	20	2,000 00	1,738 27
Hoffmeister, R.	Vancouver, B.C.	50	5,000 00	2,973 32
Huycke, A. H., M.D.	Kelowna, B.C.	10	1,000 00	544 78
Hall, G. C.	Portage la Prairie	10	1,000 00	880 23
Hamilton, Mrs. Emma A., J. G. Hamilton trustee	Wilcox, Sask.	5	500 00	370 60
Hepburn, Walter	Vancouver, B.C.	25	2,500 00	1,157 44
Hunter, Capt. William	Belleville, Ont.	50	5,000 00	3,843 72
Haney, C. N.	Vancouver, B.C.	10	1,000 00	882 29
Hinton, H. R.	Cranbrook, B.C.	10	1,000 00	631 94
Hancock, A. J. S.	London, Ont.	10	1,000 00	654 73
Henderson, Est. T. H.	Chilliwack, B.C.	10	1,000 00	420 79
Hames, W. A. W.	Courteny, B.C.	10	1,000 00	312 43
Horne, J. T.	Ft. William, Ont.	50	5,000 00	4,089 96
Holmes, W. E. M.	High River	10	1,000 00	249 34
Hume, Alexander	Lacombe, Alta.	30	3,000 00	1,043 31
Innes, R. L.	Hamilton, Ont.	25	2,500 00	2,500 00
Inkster, Colin	Winnipeg	30	3,000 00	3,000 00
Inksetter, W. E.	Ancaster	20	2,000 00	2,000 00
Imp. Can. Trust Co., for. Est. Jas. Brownlee	Winnipeg	15	1,500 00	1,500 00
Irving, R. W., M.D.	Kamloops, B.C.	10	1,000 00	1,000 00
Ings, J. Walter	Lineham, Alta.	65	6,500 00	6,500 00
Imp. Can. Trust. Co.	Winnipeg	5	500 00	500 00
Ives, F. D.	Vancouver, B.C.	5	500 00	358 60
Ings, F. W.	Nanton, Alta.	10	1,000 00	996 96
Jones, Thomas	Winnipeg	20	2,000 00	2,000 00
Jack, Alexander	Victoria, B.C.	50	5,000 00	5,000 00
Jefferies, B. N.	Regina, Sask.	1	100 00	100 00
Jones, S. E.	Virden, Man.	10	1,000 00	1,000 00
Jones, E. W.	Moosomin, Sask.	5	500 00	500 00
Jones, Joseph	Winnipeg	10	1,000 00	1,000 00
Johns, Samuel	Victoria, B.C.	25	2,500 00	2,236 00
Jones, A. E.	Milestone, Sask.	10	1,000 00	1,000 00
Jagger, Harold	Moosejaw, Sask.	10	1,000 00	1,000 00
Jones, Joseph	Vancouver, B.C.	50	5,000 00	5,000 00
Jeffery, Isaac	Winnipeg	3	300 00	281 96
Jones, Est. W. R.	Vancouver	25	2,500 00	
Jones, W. H.	Nelson, B.C.	20	2,000 00	1,330 15
Jordon, Mrs. Emily K.	Winnipeg	3	300 00	289 38
Jenkens, C. G.	Ft. William, Ont.	10	1,000 00	650 65
Kinnaird, D. M.	Russell, Man.	20	2,000 00	2,000 00
Kiddie, Thos.	Alhambra, Cal., U.S.	25	2,500 00	2,500 00
Kneen, G. V.	Montreal, P.Q.	1	100 00	100 00
Keech, Hiram	Stony Mountain, Man.	20	2,000 00	2,000 00
Kirk, G. A.	Victoria, B.C.	20	2,000 00	2,000 00
Kay, J. D.	New Westminster	5	500 00	500 00
Kerr, T. W.	Vancouver, B.C.	50	5,000 00	3,847 69
Kippen, R. D. M.D.	Newdale, Man.	10	1,000 00	1,000 00
Keith, H. W. M.D.	Enderby, B.C.	10	1,000 00	1,000 00
Keown, L. D.	Moosomin, Sask.	5	500 00	500 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	500 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Kenny, F. J., M.D.	New Westminster	40	4,000 00	4,000 00
Kearns, David	Maple Creek, Sask.	50	5,000 00	5,000 00
Knox, William	Prince Albert, Sask.	10	1,000 00	1,000 00
Kettles, Est. J. N.	Pincher Creek, Alta.	10	1,000 00	1,000 00
Kettles, Chas.	Pincher, Creek, Alta.	40	4,000 00	4,000 00
Kane, Paul	Rathwell, Man.	10	1,000 00	1,000 00
King, A. A. M. D.	Ladner, B.C.	10	1,000 00	1,000 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	1,000 00
Knox, W. J. M.D.	Kelowna, B.C.	10	1,000 00	1,000 00
Kinnaird, A. Y.	Viceroy, Sask.	10	1,000 00	931 33
Kempthorne, S. T.	Saskatooa, Sask.	20	2,000 00	1,637 10
Knight, Robt.	Calgary, Alta.	10	1,000 00	333 26
Lindsay, Mrs. Annie G. C.	Linerick, Sask.	2	200 00	200 00
Lee, Thos.	Winnipeg,	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta	10	1,000 00	1,000 00
Lockhart, Est. Thomas	Souris, Man.	5	500 00	500 00
Lawson, Est. J. H.	Victoria, B.C.	35	3,500 00	3,500 00
Lathrope, Mrs. Charlotte	Shoal Lake, Man.	5	500 00	500 00
Laundy, Mrs. Ellen F.	Victoria, B.C.	2	200 00	200 00
Lovell, Mrs. Margaret	Victoria, B.C.	40	4,000 00	4,000 00
Leeming, Est. Annie	Victoria, B.C.	15	1,500 00	1,500 00
Lindsay, Mrs. Naomi E.	Victoria, B.C.	150	15,000 00	15,000 00
Lander, Mrs. Annie L.	Seattle, Wash.	5	500 00	500 00
Laidlaw, Rev. R. S.	Winnipeg	10	1,000 00	1,000 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	2,000 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	10,000 00
Lees, Mrs. Laura, L. S.	Victoria, B.C.	25	2,500 00	2,500 00
Lewin, F. E.	MacGregor, Man.	10	1,000 00	1,000 00
Logan & MacDonald	Gilbert Plains, Man.	10	1,000 00	1,000 00
Levar, Mrs. Husley H.	Armstrong, B.C.	20	2,000 00	2,000 00
Larom, W. S.	Prince Albert, Sask.	2	200 00	200 00
Lyons, R. F.	Carberry, Man.	10	1,000 00	1,000 00
Llwyd, T. D. D.	Toronto, Ont.	35	3,500 00	3,500 00
Lavery, W. R.	Newdale, Man.	10	1,000 00	*1,000 00
Lee, William	Moosomin, Sask.	10	1,000 00	1,000 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	1,000 00
Lyons, Mrs. Belle M.	Carberry, Man.	5	500 00	500 00
Leavens, L. H.	Foxwarren, Man.	10	1,000 00	1,000 00
Lowther, Dr. J. S.	Edmonton, Alta	10	1,000 00	1,000 00
Livingstone, Mrs. Annie G.	Deloraine, Man.	5	500 00	500 00
Lawson, Thomas	Graysville, Man	10	1,000 00	1,000 00
Longpré, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	1,000 00
Limoges, Benjamin	Whitewood, Sask.	20	2,000 00	2,000 00
Latham, Arthur	Moosejaw, Sask.	25	2,500 00	2,500 00
Lemessuriers, G. W.	St. Johns, Nfd.	5	500 00	500 00
Lindsay, & Mudie	Prince Albert, Sask.	20	2,000 00	2,000 00
Loggie, W. J.	Wetaskiwin, Alta	10	1,000 00	1,000 00
Law, John	Vancouver, B.C.	100	10,000 00	9,129 85
Leeming, Mrs. Gertrude	Victoria, B.C.	25	2,500 00	2,500 00
Ladner, W. H. D.	Vernon, B.C.	10	1,000 00	1,000 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	1,000 00
Laycock, Burton; A. Laycock, trustee	Foxwarren, Man.	10	1,000 00	731 43
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	872 19
Levy, H. E.	Victoria, B.C.	20	2,000 00	1,882 12
Lowe, W. J.	S. Vancouver, B.C.	50	5,000 00	.....
Leeming, Mrs. Cecil	Victoria, B.C.	10	1,000 00	850 00
Love, Mrs. Clara H. M.	Victoria, B.C.	10	1,000 00	651 41
Muir, George	Edinburgh, Scotland	5	500 00	500 00
Maclean, John, D. D.	Winnipeg	20	2,000 00	2,000 00
Moon, J. J.	London, Eng.	10	1,000 00	1,000 00
Muir, William	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. Sherman	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. Edith L.	Roblin, Man.	10	1,000 00	1,000 00
Morden, T. W.	Pincher Creek, Alta.	5	500 00	500 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Mail James	Edmonton, Alta	20	2,000 00	2,000 00
MacPherson, Miss Annie S	Victoria, B.C.	9	900 00	900 00
Mellon, Est. J. J	Edmonton S., Alta	50	5,000 00	4,187 90
Mitchell, J. A	Pakan, Alta	5	500 00	500 00
Martin, Cornelius	Vancouver, B.C.	25	2,500 00	2,500 00
Montgomery, G. S	Edmonton, Alta	10	1,000 00	1,000 00
Murray George	Graysville, Man	10	1,000 00	1,000 00
Macdonald, D. J	Vancouver, B.C.	65	6,500 00	6,500 00
Maclachlan, Est. R. C	Winchester, Eng	21	2,100 00	2,100 00
Manley, Miss Adelaide	Vancouver, B.C.	10	1,000 00	1,000 00
Milne, Alexander	Winnipeg	20	2,000 00	2,000 00
Main, Mrs. Laura E	Winnipeg	50	5,000 00	5,000 00
Mellard, Samuel	Chilliwack, B.C.	10	1,000 00	1,000 00
Mutter, Major J. M	Somenos, B.C.	50	5,000 00	3,257 62
Mitchell, J. A	Victoria, B.C.	150	15,000 00	15,000 00
Miller, H. D. & Co., Ltd	Victoria, B.C.	100	10,000 00	10,000 00
Moore, Miss Ethel	Winnipeg	10	1,000 00	1,000 00
Macmorine, Miss Sybil L	Brandon, Man	5	500 00	500 00
MacLeod, M. H	Winnipeg	50	5,000 00	5,000 00
Morgan, J. H	Winnipeg	10	1,000 00	1,000 00
Maclean, H. A	Victoria, B.C.	50	5,000 00	5,000 00
Martin, W. M	Regina, Sask	40	4,000 00	4,000 00
Martin, Mrs. Violette T	Regina, Sask	10	1,000 00	1,000 00
Martysh, Rev. Basil	Sosnovice, Russia	20	2,000 00	2,000 00
Moore, H. H	Calgary, Alta	50	5,000 00	5,000 00
Munroe, Mrs. Matilda I	Winnipeg	10	1,000 00	1,000 00
Mortlock, Ernest	Dominion City, Man	10	1,000 00	1,000 00
MacKenzie-Grieve, F. J	Droxford, Eng	10	1,000 00	1,000 00
Morey, Henry	New Westminster, B.C	10	1,000 00	1,000 00
Markle, M. C	Shoal Lake, Man	5	500 00	500 00
Muir, James	MacGregor, Man	5	500 00	500 00
Munroe, Donald	Winnipeg	20	2,000 00	2,000 00
Menzley, A. A	Maple Creek, Sask	25	2,500 00	2,500 00
MacKenzie, Mrs. Tena	Edmonton, Alta	10	1,000 00	1,000 00
Mathieu, J. A	Ft. Frances Ont	50	5,000 00	5,000 00
Muskett, A. D	Victoria, B.C.	5	500 00	500 00
Manning, A. J	Reston, Man	10	1,000 00	1,000 00
Moore F. A	Delia, Alta	10	1,000 00	1,000 00
Moberly, Mrs. Bessie	Yorkton, Sask	15	1,500 00	1,500 00
May, A. H	Prince Albert, Sask	15	1,500 00	1,500 00
Mara, J. A	Victoria, B.C.	60	6,000 00	6,000 00
Marsh, John	Radford, Eng	2	200 00	200 00
Mitchell, J.W	Arrow River, Man	10	1,000 00	1,000 00
Morris-Reade, George	Whitewood, Sask	20	2,000 00	2,000 00
Muir, R. H	Yellow Grass, Sask	20	2,000 00	2,000 00
Morrisson, Mrs. Bertha M.; W. N. Morrisson, trustee	Lacombe, Alta	15	1,500 00	1,500 00
Megill, Mrs. Mary O	Lintrathen, Man	10	1,000 00	1,000 00
Mullins, P. W	Selkirk, Man	5	500 00	500 00
Munroe, Mrs. Barbara	Winnipeg, Man	5	500 00	500 00
Mara, Miss Ellen F	Victoria, B.C.	100	10,000 00	10,000 00
Mara, J. H. F.; J. A. Mara, trustee	Victoria, B.C.	10	1,000 00	1,000 00
Mnra, J. L	Victoria, B.C.	30	3,000 00	3,000 00
Meek, Mrs. Hattie L	Regina, Sask	20	2,000 00	2,000 00
May, L. W., M.D	Edmonton S., Alta	10	1,000 00	1,000 00
Mitchell, W. M	Clifton, Eng	200	20,000 00	19,779 12
Matheson, Robt	Victoria, B.C.	5	500 00	500 00
Mould, J. W	Edmonton, Alta	50	5,000 00	5,000 00
Martin, A. E	Elrose, Sask	10	1,000 00	1,000 00
Melville, Mrs. Jane	Vancouver, B.C.	5	500 00	500 00
Melville, David	Vancouver, B.C.	20	2,000 00	2,000 00
Morton, John	Vancouver, B.C.	8	800 00	560 26
Morrison, S. R	Vancouver, B.C.	10	1,000 00	153 27
Musson, H. G	Redlands, Cal., U.S.	10	1,000 00	773 80

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Munroe, Jas.	Winnipeg	10	1,000 00	918 75
Manley, Thos.	Prince Albert, Sask.	10	1,000 00	866 06
McIntosh, S. G.	Winnipeg	18	1,000 00	1,000 00
McDonald, A. W	Fleming, Sask	10	1,000 00	1,000 00
McDonald, Mrs. Euphemia E.	Fleming, Sask	10	1,000 00	1,000 00
McDougall, Est. Jas.; Royal Trust Co., exors.	Winnipeg	30	3,000 00	3,000 00
McKnight, George	Glenboro, Man.	10	1,000 00	816 20
McNabb, Thomas	Turin, Alta.	10	1,000 00	1,000 00
McPherson, Daniel	New Westminster, B.C.	30	3,000 00	3,000 00
McKinnon, Mrs. Mnry J.	Moosejaw, Sask.	5	500 00	500 00
McColl, Mrs. Maria J.	New Westminster, B.C.	10	1,000 00	1,000 00
McGrath, John	Point du Bois, Man.	10	1,000 00	1,000 00
McManus, Michael	Winnipeg	100	10,000 00	10,000 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	8,200 00
McBride, William	Winnipeg	3	300 00	300 00
McIntyre, Duncan	Carman, Man.	10	1,000 00	1,000 00
McIntosh, David	Winnipeg	10	1,000 00	1,000 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	1,000 00
McGregor, James	Carman, Man.	10	1,000 00	1,000 00
McBean, William	Ridgeville, Man.	10	1,000 00	1,000 00
McCartney, John	Emerson, Man.	10	1,000 00	1,000 00
McRae, P. J.	Winnipeg	5	500 00	500 00
McKenzie, Mrs. Fannie	New Westminster, B.C.	20	2,000 00	2,000 00
McBean, Angus	Winnipeg	10	1,000 00	1,000 00
McKay, James	Minnedosa, Man.	10	1,000 00	1,000 00
McDermott, P. J.	Minnedosa, Man.	5	500 00	500 00
McLeod, Donald	Keewatin, Ont.	5	500 00	500 00
McCallum, R. H.	Russell, Man.	15	1,500 00	1,500 00
McGregor, Allan	Moosomin, Sask.	5	500 00	500 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDougal, R. J. & Son	Lancaster, Ont.	20	2,000 00	2,000 00
McGregor, Malcolm	Carman, Man.	10	1,000 00	1,000 00
McCowan, Mrs. Janet	Portage la Prairie	10	1,000 00	1,000 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	1,000 00
McDonald, J. A	Roland, Man.	25	2,500 00	2,500 00
McNaught, Mathew	Granum, Alta.	10	1,000 00	1,000 00
McGilivray, Mrs. Jessie	Larimore, N.D.	5	500 00	500 00
McElhoes, Mrs. Patience A	Strathmore, Alta.	10	1,000 00	1,000 00
McRae, Mrs. Mary J.	Winnipeg	50	5,000 00	5,000 00
McRae, Kenneth	Carman, Man.	5	500 00	500 00
McIntyre, Peter	Carman, Man.	10	1,000 00	1,000 00
McKellar, Peter	Ft. William, Ont.	50	5,000 00	5,000 00
McPherson, T. S.	Victoria, B.C.	200	20,000 00	20,000 00
McIntyre, A. M.	Saskatoon, Sask.	10	1,000 00	1,000 00
McKeague, W. W.	Winnipeg	50	5,000 00	2,792 77
McArthur, D. A.	Winnipeg	50	5,000 00	3,891 81
McKechnie, W. B., M.D.	Vancouver, B.C.	10	1,000 00	819 66
McKay, Donald	Armstrong, B.C.	40	4,000 00	1,764 68
MacPherson, Coleman	Victoria, B.C.	50	5,000 00	2,794 26
McKenzie, Alexander	Vancouver, B.C.	10	1,000 00	963 49
McKenzie, Alexander jr.	Vancouver, B.C.	5	500 00	481 74
McKenzie, Mrs. Janet	Vancouver, B.C.	5	500 00	481 74
McNeish, Thomas	Slocan City, B.C.	25	2,500 00	2,050 00
McNeish, Mrs. Bessie O.	Slocan City, B.C.	25	2,500 00	2,050 00
McEdward, George	Ft. William, Ont.	30	3,000 00	2,460 00
McLeod, D. D	Regina, Sask.	25	2,500 00	1,632 29
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	3,083 42
McMillan, Miss Eliza	Victoria, B.C.	10	1,000 00	467 40
McLean, Miss Ernestine	Camaguay, Cuba	50	5,000 00	2,082 93
Narraeott, Mrs. Clara I.	Winnipeg	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella.	Victoria, B.C.	100	10,000 00	10,000 00
Nelson Loan & Invt. Co., Ltd.	St. Johns, Nfld.	20	2,000 00	2,000 00
Noble, Francis	Longview, Alta.	10	1,000 00	1,000 00
Noble, W. J.	High River, Alta.	10	1,000 00	1,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts	$ cts.
Nelson, H. R., M.D.	Williamshead, B.C.	10	1,000 00	1,000 00
Nye, T. S.	N. Vancouver, B.C.	75	7,500 00	7,500 00
Nelson, Charles.	Vancouver, B.C.	50	5,000 00	2,867 45
O'Sullivan, Mrs. Helen A.	New York, N.Y., U.S.	100	10,000 00	10,000 00
Olmstead, Mrs. Rachel.	Vancouver, B.C.	20	2,000 00	2,000 00
Odell, W. H.	Wetaskiwin, Alta.	5	500 00	500 00
O'Brien, John.	Portage la Prairie	25	2,500 00	1,897 26
Oliver, William.	Lethbridge, Alta.	25	2,500 00	1,824 15
Ohlheiser, J. H.	Gull, Lake, Sask.	5	500 00	434 34
Partridge, I. O.	Sintaluta, Sask.	40	4,000 00	4,000 00
Pollock, Est. H. C.	Stewiacke, N.S.	5	500 00	500 00
Phair, Jas.	Vancouver, B.C.	80	8,000 00	7,796 05
Perdue, G. M.	Victoria, B.C.	100	10,000 00	10,000 00
Pender, James.	Nanaimo, B.C.	10	1,000 00	1,000 00
Parker, Mrs. Isabel G.	Southport, Eng.	10	1,000 00	1,000 00
Powell, Est. I. W., M.D.	Victoria, B.C.	100	10,000 00	5,933 46
Paddon, J. A.	St. Johns, Nfld.	10	1,000 00	1,000 00
Piper, H. M.	Ft. William, Ont.	40	4,000 00	4,000 00
Peterson, Est. Albert; Mrs. Petrea Peterson, Adm.	Winnipeg.	10	1,000 00	1,000 00
Power, R. A.	Victoria, B.C.	5	500 00	500 00
Paterson, Alexander.	Vancouver, B.C.	5	500 00	500 00
Pollitt, William.	Sperling, Man.	5	500 00	500 00
Price, A. H.	Essendale, B.C.	10	1,000 00	1,000 00
Parr, W. J.	Killarney, Man.	4	400 00	400 00
Parlee, Mrs. Halburton, O.	Edmonton, Alta.	10	1,000 00	1,000 00
Parlee, H. H.	Edmonton, Alta.	5	500 00	500 00
Patterson, Est. Wm.	Birtle, Man.	10	1,000 00	1,000 00
Partington, Oswnld.	Kenora, Ont.	10	1,000 00	1,000 00
Pearson, Mrs. Sophia E.	Alto, Ga., U.S.A.	5	500 00	500 00
Pennignton, Walter	Moosomin, Sask.	5	500 00	500 00
Preston, A. F.	Victoria, B.C.	100	10,000 00	10,000 00
Putnam, Mrs. Adelaide M.	Vancouver, B.C.	5	500 00	500 00
Partridge, T. E.	Sintaluta, Sask.	20	2,000 00	2,000 00
Piper, R. S.	Ft. William, Ont.	20	2,000 00	2,000 00
Park, A. W., M.D.	Cochrane, Alta.	10	1,000 00	1,000 00
Pender, Miss Mary	Nanaimo, B.C.	5	500 00	500 00
Poole, J. I.	Wetaskiwin, Alta.	5	500 00	500 00
Phair, Miss Mary.	Vancouver, B.C.	10	1,000 00	1,000 00
Pope, Charles.	Kenora, Ont.	20	2,000 00	1,929 03
Price, Mrs. M. A.	Westmont, Que.	40	4,000 00	2,604 77
Pender, W. D.	Winnipeg.	10	1,000 00	709 73
Paterson, J. B.	Calgary, Alta.	20	2,000 00	1,088 76
Parker, Rt. Hon. Sir Gilb.	London, Eng.	100	10,000 00	3,888 12
Pender, Andrew.	Nanaimo, B.C.	15	1,500 00	960 00
Quinn, J. W.	Brandon, Man.	5	500 00	500 00
Redmond, Mrs. Mary E.	Wingham, Ont.	10	1,000 00	1,000 00
Robertson, John.	Cambuslang, Scotland.	10	1,000 00	1,000 00
Robertson, Andrew, jr.	Cambuslang, Scotland	10	1,000 00	1,000 00
Richardson, G. A.	Victoria, B.C.	10	1,000 00	1,000 00
Ross, Mrs. Hattie W.	Edmonton, Alta.	25	2,500 00	2,500 00
Rendall, A. S.	St. Johns, Nfld.	10	1,000 00	1,000 00
Reid, James.	Cumberland, B.C.	25	2,500 00	2,500 00
Rann, Mrs. Elcanor, M.	Sedgeley, Eng.	10	1,000 00	1,000 00
Redshaw, Est. Wm.	Winnipeg.	5	500 00	500 00
Runions, Mrs. Helen E.	Calgary, Alta.	5	500 00	500 00
Ross, Miss Lucy K., Fred Ross, trustee	Edmonton, Alta.	25	2,500 00	2,500 00
Ross, G. H.	Calgary, Alta.	11	1,100 00	1,100 00
Ross, D. G.	Selkirk, Man.	5	500 00	500 00
Rugg, M. E.	Winnipeg.	10	1,000 00	1,000 00
Rithet, Mrs. V. W.	Victoria, B.C.	10	1,000 00	1,000 00
Rott, H. H. & Son	Emerson, Man.	5	500 00	500 00
Rutherford, Mrs. Bessie F.	Stratford, Ont.	5	500 00	500 00
Riehl, Jacob.	Transcona, Man.	10	1,000 00	1,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Raney, W. D.	Moosomin, Sask.	5	500 00	500 00
Robinson, J. W.	Victoria, B.C.	10	1,000 00	1,000 00
Rutherford, Hon. Col. A. C.	Edmonton, Alta.	100	10,000 00	8,200 00
Reilly, W. R.	Regina, Sask.	6	600 00	600 00
Reilly, F. B.	Regina, Sask.	8	800 00	800 00
Robinson, Est. T. W.; Nor. Trusts Co., trustee	Winnipeg.	50	5,000 00	5,000 00
Russell, J. H. G.	Winnipeg.	100	10,000 00	10,000 00
Ranby, A. C.	Keona, Alta.	1	100 00	100 00
Rossie, E. C.	Regina, Sask.	10	1,000 00	1,000 00
Robinson, G. A.	Peachland, B.C.	20	2,000 00	2,000 00
Rogers, Jonathan	Vancouver, B.C.	100	10,000 00	10,000 00
Ramsay, Walter	Edmonton, Alta.	50	5,000 00	2,010 26
Richardson, William	Portage La Prairie.	10	1,000 00	759 04
Runions, J. E.	Calgary, Alta.	5	500 00	87 50
Raby, W. G.	Summerland, B.C.	10	1,000 00	886 37
Redding, J. T.	Victoria, B.C.	25	2,500 00	119 03
Ross, H. S.	Moose Jaw, Sask.	20	2,000 00	511 89
Robinson, W. J.	Bassano, Alta.	10	1,000 00	63 84
Robertson, Est. James	Olds, Alta.	5	500 00	166 62
Sandgren, J. A.	Spokane, Wash, U. S.	50	5,000 00	5,000 00
Steele, Mrs. Fanny W.	Winnipeg.	20	2,000 00	2,000 00
Stevenson, Mrs. Sarah E.	Winnipeg.	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N. S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert Sask.	20	2,000 00	2,000 00
Schoenau, Mrs. Elizabet	Virden, Man.	5	500 00	500 00
Sawle, A. L.	Athabasca, Landing.	6	600 00	600 00
Stone, W. H.	Victoria, B.C.	26	2,600 00	2,600 00
Skinner, Mrs. Fanny J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	1,000 00
Sirrett, Est. E. J.	Neepawa, Man.	10	1,000 00	1,000 00
Stevens, Henry	Oak Lake, Man.	10	1,000 00	1,000 00
Siebenbaum, Henry	Victoria, B.C.	25	2,500 00	2,500 00
Stewart, George	S. Vancouver, B.C.	105	10,500 00	2,429 01
Spankie, J. E., M.D	Vancouver, B.C.	10	1,000 00	1,000 00
Speirs, J. T.	Winnipeg.	30	3,000 00	3,000 00
Stroh, Mrs. Amelia B.	Los Angeles, Cal.	3	300 00	300 00
Simpson, H. C.	Winnipeg.	5	500 00	500 00
Seldon, G. E., M.D	Vancouver, B.C.	20	2,000 00	2,000 00
Stirling, Mrs. Jessie S.	Edmonton, Alta.	30	3,000 00	3,000 00
Schuster, Est. Joseph	Calgary, Alta.	10	1,000 00	1,000 00
Short, James	Calgary, Alta.	7	700 00	700 00
Scott, Hon. Walter	Regina, Sask.	10	1,000 00	1,000 00
Selwood, F. S.	Calgary, Alta.	17	1,700 00	1,700 00
Sutherland, Cecil	Edmonton, Alta.	20	2,000 00	2,000 00
Stewart, Duncan	Victoria, B.C.	50	5,000 00	5,000 00
Smith, H. A.	Roland, Man.	5	500 00	500 00
Smith, J. M.	Greenridge, Man.	10	1,000 00	1,000 00
Scott, Robt.	Victoria, B.C.	50	5,000 00	5,000 00
Sutherland, Mrs. Janet	Gilbert Plains, Man.	10	1,000 00	1,000 00
Sandell, Thos.	Oak Lake, Man.	10	1,000 00	1,000 00
Stubbs, L. S.	Birtle, Man.	10	1,000 00	1,000 00
Scallion, Bros.	Virden, Man.	20	2,000 00	2,000 00
Snowden, W. H.	Morden, Man.	10	1,000 00	1,000 00
Sayward, J. A.	Victoria, B.C.	200	20,000 00	20,000 00
Shirreff, R. G.	Edmonton, Alta.	5	500 00	500 00
Silcox, A. H.	Redvers, Sask.	5	500 00	500 00
Silvester, Geoffrey	Calgary, Alta.	20	2,000 00	2,000 00
Starr, J. C.	Qu'Appelle, Sask.	5	500 00	500 00
Sharron, C. A.	Winnipeg.	15	1,500 00	1,500 00
Smith, David	Gladstone, Man.	5	500 00	500 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	1,000 00
Small, Edwin	Maple Creek, Sask.	5	500 00	500 00
Staaley, G. D., M.D.	High River, Alta.	5	500 00	500 00
St. Clair, Mrs. Eliza	Victoria, B.C.	20	2,000 00	2,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Saskatchewan Mortgage & Trust Corp., Ltd.	Regina, Sask.	5	500 00	500 00
Smith, J. H.	Elm Creek, Man.	10	1,000 00	1,000 00
Sanson, Mrs. Florence M.	Guelph, Ont.	49	4,900 00	4,900 00
Short, C. C.	High River, Alta.	10	1,000 00	1,000 00
Sigmar, Christian	Glenboro, Man.	5	500 00	500 00
Sigmar, Sigurjon	Glenboro, Man.	5	500 00	500 00
Stuart, J. F.	Winnipeg	50	5,000 00	5,000 00
Sprague, D. E.	Winnipeg	100	10,000 00	10,000 00
Sandison, Henry	Winnipeg	25	2,500 00	2,500 00
Schmid, Mrs. Mary	Edmonton, Alta.	25	2,500 00	2,500 00
Stewart, Alexander	Victoria, B.C.	75	7,500 00	7,500 00
Silvester, Miss Beatrice	Vancouver, B.C.	5	500 00	500 00
Sumner, A. J. E.	Saskatoon, Sask.	15	1,500 00	1,500 00
Scruton, G. R.	Saskatoon, Sask.	5	500 00	500 00
Strevel, Est. G. H.	Winnipeg	50	5,000 00	595 22
Spear, J. R.	Winnipeg	50	5,000 00	3,587 28
Sparling, Est. Rev. J. W.	Winnipeg	10	1,000 00	595 22
Sparling, F. W.	Winnipeg	10	1,000 00	547 62
Stewart, Miss Margaret I.	Selkirk, Man.	5	500 00	482 30
Stelck, A. H. F.	Dauphin, Man.	25	2,500 00	1,620 75
Sutherland, David	Dauphin., Man.	25	2,500 00	1,620 75
Stewart, Mrs. Florence N.	Victoria, B.C.	16	1,600 00	1,312 00
Scott, W. J.	Weyburn, Sask.	5	500 00	113 10
St. Denis, Denis	Nelson, B.C.	50	5,000 00	2,738 02
Stamper, Est. Daniel	Moosejaw, Sask.	10	1,000 00	653 28
Smyth, W. Oswald	Swift Current, Sask.	25	2,500 00	1,091 83
Sparks, F. F.	Vancouver, B.C.	50	5,000 00	3,650 00
Simmonds, W. R.	Medicine Hat, Alta.	10	1,000 00	325 13
Shaw, York.	Calgary, Alta.	10	1,000 00	963 34
Salmon, H. L.	Victoria, B.C.	50	5,000 00	3,784 33
Storey, Est. E. M.	Regina, Sask.	20	2,000 00	1,738 40
Smith, A. J.	Saskatoon, Sask.	10	1,000 00	756 63
Smith, G. W.	Red Deer, Alta.	50	5,000 00	3,525 53
Sture, P. W.	Pt. Arthur, Ont.	10	1,000 00	768 11
Titley, Rupert	Toronto, Ont.	10	1,000 00	1,000 00
Turner, George	New Westminster, B.C.	15	1,500 00	1,500 00
Turnbull, J. H.	Winnipeg	105	10,500 00	10,500 00
Taylor, E. L., K.C.	Winnipeg	100	10,000 00	10,000 00
Talbot, Mrs. Laura T.	Victoria, B.C.	50	5,000 00	5,000 00
Tomalin, Mrs. Elizabeth A.; W. J. C. Tomalin trustee.	Victoria, B.C.	5	500 00	500 00
Toms, L. W.	Victoria, B.C.	50	5,000 00	5,000 00
Taylor, Mrs. Georgia M.	Victoria, B.C.	10	1,000 00	1,000 00
Tobin, A. H.	Victoria, B.C.	20	2,000 00	2,000 00
Thomson, George	Winnipeg	5	500 00	500 00
Taylor, W. E.	Toronto, Ont.	5	500 00	500 00
Tyson, George	Vancouver, B.C.	10	1,000 00	1,000 00
Taylor, H. H.	Chilliwack, B.C.	5	500 00	396 19
Thomson, H. B.	Victoria, B.C.	100	10,000 00	7,731 96
Thompson, Mrs. Abbie G.	S. Vancouver, B.C.	5	500 00	220 22
Thorburn, W. C.	Broadview, Sask.	25	2,500 00	2,046 30
Thompson & Baker.	Moosejaw, Sask.	25	2,500 00	1,632 60
Turgeon, Mrs. Rose A.	Cranbrook, B.C.	50	5,000 00	4,338 32
Taylor, Hilliard.	Winnipeg	10	1,000 00	654 73
Vaughan, L. S.	Selkirk, Man.	10	1,000 00	1,000 00
Vigar, F. C.	Gleichen, Alta.	55	5,500 00	3,380 06
Vereker, Hon. J. E. P.	Kenora, Ont.	25	2,500 00	2,500 00
Vigar, Charles F., F. C. Vigar, trustee.	Gleichen, Alta.	5	500 00	500 00
Van Egmond, W. G.	Regina, Sask.	20	2,000 00	2,000 00
Van Houten, Mrs. Mary ..O.	Nanaimo, B. C.	50	5,000 00	5,000 00
Van Kleeck, P. D., M.D.	Armstrong, B.C.	20	2,000 00	1,672 94
Vicars, W. G.	Qu'Appelle, Sask.	10	1,000 00	675 47
Van Houten, W. J.	Vancouver, B.C.	200	20,000 00	.....
Van Decar, L. B.	Vancouver, B.C.	50	5,000 00	613 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ cts.	$ cts.
Wright, W. J.	Victoria, B.C.	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask.	5	500 00	500 00
Willoughby, Charles	Regina, Sask.	60	6,000 00	6,000 00
Williams, A. A. G.	Ilford, Eng.	1	100 00	100 00
Wainwright, R. S.	Winnipeg.	20	2,000 00	2,000 00
Wasson, H. J., M.D.	Victoria, B.C.	50	5,000 00	5,000 00
Wallace, C.A.	Spokane, Wash., U.S.	35	3,500 00.	3,500 00
Wynne, Est. Maj. J. R.	Winnipeg.	100	10,000 00	10,000 00
Westbrook, A. E.	Rouleau, Sask	10	1,000 00	1,000 00
Wolrige, George	Vancouver, B.C.	45	4,500 00	4,500 00
Wilkes, John	Winnipeg.	10	1,000 00	1,000 00
Waddell, Mrs. Isabel	Toronto, Ont.	25	2,500 00	2,500 00
Weiler, Mrs. Emma J.	Victoria, B.C.	50	5,000 00	5,000 00
Wilson, James	Vancouver, B.C.	20	2,000 00	2,000 00
Williamson, William	Winnipeg.	5	500 00	500 00
Walls, L. T.	Winnipeg.	3	300 00	300 00
Wilson, W. & J.	Victoria, B.C.	100	10,000 00	10,000 00
Walker, R. E.	Toronto, Ont.	5	500 00	500 00
Walker, R. A.	Toronto, Ont.	1	100 00	100 00
Wilson, David	Victoria, B.C.	20	2,000 00	2,000 00
Williams, Herbert	Ft. Frances, Ont.	50	5,000 00	5,000 00
Wocoffle, C. A.	Moosomin, Sask.	10	1,000 00	1,000 00
Walker, R. Eden, M.D.	New Westminster, B.C.	25	2,500 00	2,500 00
Wallace, R. W.	Lethbridge, Alta.	10	1,000 00	1,000 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	1,000 00
Weaver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	1,000 00
White, Mrs. Annie J., Dave White, trustee	Banff, Alta.	10	1,000 00	1,000 00
Wilson, N. R.	Winnipeg.	10	1,000 00	1,000 00
Westbrook, Mrs. Louisa E.	Rouleau, Sask	10	1,000 00	1,000 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	1,000 00
Whiteside, W. J.	New Westminster, B.C.	5	500 00	500 00
Williamson, R. T.	Edmonton, Alta.	50	5,000 00	3,329 38
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	3,402 80
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	1,000 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	1,500 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	10,000 00
West, T. A.	Winnipeg.	8	800 00	736 36
Woods, J. E.	Ottawa, Ont.	100	10,000 00	8,081 81
Wainewright, C. W.	Virden, Man.	10	1,000 00	20 22
Wallace, W. H.	Dauphin, Man.	20	2,000 00	1,047 35
Wallace, A. W	Dauphin, Man.	10	1,000 00	744 87
Wade, A. H.	Penticton, B.C.	10	1,000 00	803 62
White, R. B., M.D.	Penticton, B.C.	20	2,000 00	1,496 32
Wilson, O. K.	San Diego, Cal., U.S.	100	10,000 00	8,469 14
Willis, Robt.	Vancouver, B.C.	25	2,500 00	297 60
White, C. J.	Vancouver, B.C.	10	1,000 00	641 53
Wilson, D. H.	Winnipeg.	5	500 00	454 87
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	425 79
Wood, W. D.	Vancouver, B.C.	20	2,000 00	833 30
Wright, Miss Hattie	Calgary, Alta.	5	500 00	401 02
Woodard, A. W.	Vancouver, B.C.	5	500 00	116 26
Wiskens, Mrs. Alice	Victoria, B.C.	100	10,000 00	2,241 54
Young, R. C.	Montreal, P.Q.	5	500 00	500 00
Young, Mrs. H. Jessie	Toronto, Ont.	5	500 00	500 00
Yates, Roland	St. Anne-on-the Sea	10	1,000 00	1,000 00
Young, Hugh	Tranent, Scotland	10	1,000 00	1,000 00
Young, E. E.	Oak Lake, Man.	7	700 00	700 00
Totals		20,504	$2,050,400 00	$1,762,048 65

THE CANADIAN FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 14, 1918.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G.V. Hastings.

List of Shareholders—(At December, 31, 1917).

Name.	Address.	No. of Shares.	Amount subscribed and paid in cash.
			$ cts.
Adams, John Henry	Toronto, Ont.	40	2,000 00
Agnew, Amy Jane	Fort Steele, B.C.	8	400 00
Aikins, Sir. Jas.	Winnipeg, Man.	520	26,000 00
Alley, W.S.	Toronto, Ont.	40	2,000 00
Armytage, Kathleen	Winnipeg, Man.	40	2,000 00
Ashdown, Emma Louise	"	400	20,000 00
Ashdown, Harry C	"	370	18,500 00
Ashdown, J. H.	"	240	12,000 00
Ashdown, Lillian	"	400	20,000 00
Ashdown, Grace L.	"	30	1,500 00
Banning, Florence	"	400	20,000 00
Barrow, M. Adeln	"	40	2,000 00
Bathgate, Jas. L.	"	64	3,200 00
Blowey, J. T.	Vancouver, B.C.	40	2,000 00
Booth, Mary	Winnipeg, Man.	10	500 00
Buchanan, David W.	"	20	1,000 00
Bradley, Annie B.	Hamilton, Ont.	190	9,500 00
Cadhan, J. O.	Portage La Prairie, Man.	20	1,000 00
Cameron, A.L.	Victoria, B.C.	60	3,000 00
Campbell, R. J.	Winnipeg, Man.	548	27,400 00
Carr, Evelyn M.	Virden, Man.	60	3,000 00
Carson, A.	Toronto, Ont.	12	600 00
Cassie, Wm. G. M.	Winnipeg, Man.	16	800 00
Clark, A. A.	"	10	500 00
Clark, S.P.	"	80	4,000 00
Cockburn, Jennie	"	60	3,000 00
Cockburn, J. W.	"	80	4,000 00
Collum, Annie Maud	"	40	2,000 00
Cross, A. E.	Calgary, Alta.	20	1,000 00
Cross, Wm.	Winnipeg, Man.	100	5,000 00
Crowe, Annie M.	Brookline, Mass.	40	2,000 00
Crowe, Dorothea E.	"	20	1,000 00
Crowe, G. R.	Winnipeg, Man.	420	21,000 00
Crowe, H. Gladys	Brookline, Mass.	20	1,000 00
Crowe, Jas. Alex.	Winnipeg, Man.	40	2,000 00
Crowe, H.	Brookline, Mass.	420	21,000 00
Cruthers, S., estate	Peterboro, Ont.	8	400 00
Culver, W. H., estate	Winnipeg, Man.	240	12,000 00
Davidson, Claire B.	Newdale, Man.	20	1,000 00
Denison, A. L.	Winnipeg, Man.	214	10,700 00
Dowler, Jas. A.	"	100	5,000 00
Dowler, Wm. J.	"	20	1,000 00
Dowler, Laura P.	"	30	1,500 00
Elliott, D. K.	"	124	6,200 00
Ewart, Mabel H.	"	170	8,500 00
Fitzgerald, Harry G.	Lakefield, Ont.	40	2,000 00
Flower, C. A.	Uno. P.O., Man.	200	10,000 00
Forrest, Helen R.	Winnipeg, Man.	60	3,000 00
Foster, Fred K.	"	70	3,500 00
Galt, Geo. F.	"	848	42,400 00
Galt, John.	"	1,816	90,800 00
Galt, G. F. & J.	"	340	17,000 00

THE CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of Shares	Amount subscribed and paid in cash.
			$ cts.
Greene, J. J.	Hamilton, Ont.	100	5,000 00
Hastings, Agnes S.	Winnipeg, Man.	40	2,000 00
Hastings, Geo. V.	"	480	24,000 00
Holmes, Geo. D.	"	20	1,000 00
Howson, G. A.	Norwood, Ont.	4	200 00
Hume, Mona	Edmonton, Alta.	72	3,600 00
Hutchings, Marion	Calgary, Alta.	20	1,000 00
Hutchings, R. J.	Calgary, Alta.	20	1,000 00
Huxley, Jos. E.	Winnipeg, Man.	670	33,500 00
Hanna, Marion O.	Tonronto, Ont.	170	8,500 00
Ireland, W. W.	Carberry, Man.	20	1,000 00
Johnson Mabel Francis	St. John's Nfd.	20	1,000 00
Johnston, W.	Victoria, B.C.	80	4,000 00
Keddy, Phoebe E. & R. W.	Brandon, Man.	40	2,000 00
Earle Ex. Will of J. Keddy Kelly, Jennie Wallace	Brandon, Man.	20	1,000 00
Kinnisten, Marion St. Claire	Calgary, Alta	40	2,000 00
Lashbrook, Ella	London, Ont.	8	400 00
Lougheed, Sir Jas. A.	Calgary, Alta.	40	2,000 00
Leacock, Ethel G.	Toronto, Ont.	170	8,500 00
Macdonald, P.A.	Winnipeg, Man.	40	2,000 00
Mackenzie, Kenneth	"	148	7,400 00
Manwaring, H. A.	Birtle, Man.	20	1,000 00
Marsh, G. T.	Toronto, Ont.	100	5,000 00
Martin, Robt.	Kent, Eng.	40	2,000 00
Matheson, R. M.	Brandon, Man.	60	3,000 00
Matheson, W. A.	Winnipeg, Man.	185	9,250 00
Millar, T. B.	Portage La Prairie, Man.	100	5,000 00
Milroy, Thos. M.	Winnipeg, Man.	20	1,000 00
Mitchell, J. B.	"	80	4,000 00
Mitchell, Margaret, J. B.	"	10	500 00
Molson, Maria D.	Calgary, Alta.	24	1,200 00
Monk, John B.	Winnipeg, Man.	48	2,400 00
Murdoff, Margaret O.	Vancouver, B.C.	72	3,600 00
Murphy, Exec. Est. of G.B.	Carberry, Man.	20	1,000 00
Marsh, Julia	Calgary, Alta.	100	5,000 00
Matheson, Jessie	Winnipeg, Man.	25	1,250 00
McAllister, John E.	"	20	1,000 00
McBride, Edward	Calgary, Alta.	8	400 00
McBride, J. D. (In trust)	Cranbrook, B.C.	8	400 00
McBride Lillian	Red Deer Alta.	8	400 00
McBride, Minnie	London, Ont.	8	400 00
McDermott, P. J.	Minnedosa, Man.	20	1,000 00
McDiarmid, J.	Brandon, Man.	20	1,000 00
McDonald, John J.	Winnipeg, Man.	80	4,000 00
McKenney, J. T.	St. Paul, Minn.	24	1,200 00
McLaren, Wilhelmina	Morden, Man.	44	2,200 00
McLenaghen, Jas.	Toronto, Ont.	100	5,000 00
McNaughton, R. D., estate	Winnipeg, Man.	124	6,200 00
Nanton, Sir. A. M.	"	92	4,600 00
Newton, Chas. H.	"	20	1,000 00
Newton, Lesley	"	200	10,000 00
Northern Trusts Co.	"	100	5,000 00
Nor. Trusts Co., Exec. est. late Wm. Anderson	"	8	400 00
O'Reilly, Frances B.	Kingston, Ont.	12	600 00
Parrish, W. L.	Winnipeg, Man.	40	2,000 00
Parsons, S. R.	Toronto, Ont.	200	10,000 00
Patton, F. L.	Winnipeg, Man.	20	1,000 00
Pearce, Margaret, A.	Calgary, Alta.	40	2,000 00
Pearce, Wm	"	40	2,000 00
Peffers, Maggie R.	Winnipeg, Man.	48	2,400 00
Phillipp, Louise	"	112	5,600 00
Powis, Geo. W.	Portland, Ore.	100	5,000 00
Rannard, Marion Black	Winnipeg, Man.	100	5,000 00

THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed and paid in cash.
			$ cts.
Redmond, Jas.	Montreal, Que.	248	12,400 00
Richards, Nora Ann	Winnipeg, Man.	40	2,000 00
Riley, Conrad S.	"	1,000	50,000 00
Riley, J. H.	"	12	600 00
Riley, Jean I.	"	200	10,000 00
Riley, Mary	"	60	3,000 00
Riley, R. T.	"	514	25,700 00
Riley, W. J.	Victoria, B.C.	40	2,000 00
Robinson, Jerry	Winnipeg, Man.	40	2,000 00
Rutherford, J. G.	Calgary, Alta.	20	1,000 00
Sanford, Mrs. H. S.	Hamilton, Ont.	100	5,000 00
Saunders, Bernard P.	Halifax, N.S.	32	1,600 00
Schofield, F. H.	Winnipeg, Man.	200	10,000 00
Schofield, Mary E.	"	40	2,000 00
Scott, Hattie May	"	60	3,000 00
Somerset, Elizabeth S.	"	120	6,000 00
Standard Trusts Co., Exec. Est. R. S. Barrow	"	240	12,000 00
Standard Trusts Co., Exec. Est. N. Bawlf	"	128	6,400 00
Standard Trusts Co., Exec. Est. Sir Wm. Whyte	"	100	5,000 00
Somerset, W. B.	Montreal, Que.	34	1,700 00
Steer, Lillian	Winnipeg, Man.	8	400 00
Steer, Walter J.	"	20	1,000 00
Stewart, Est. of D. A.	Halifax, N.S.	80	4,000 00
Stitt, Wm.	Winnipeg, Man.	148	7,400 00
Stobart, F. W.	Bedford, Eng.	1,100	55,000 00
Stobart, F. W. in trust for Amy M. Jeffcock	"	12	600 00
Stobart, F. W. in trust for F. E. Stobart	"	12	600 00
Stobart, F. W. in trust for Grace M. Wilkinson	"	16	800 00
Stobart, F. W. in trust for Phoebe B. Stobart	"	8	400 00
Stoddart, Caroline	Calgary, Alta.	8	400 00
Stoddart, Kenneth B.	Winnipeg, Man.	80	4,000 00
Stoddart, Norma	Calgary, Alta.	48	2,400 00
Thomson, Wm. H. in trust	Portage La Prairie, Man.	20	1,000 00
Tufts, Prof. J. F.	Wolfville, N.S.	200	10,000 00
Walker, Thos. D.	St. John, N.B.	40	2,000 00
Waller, Frederick	Winnipeg, Man.	40	2,000 00
Webb, Mabel T.	Quebec, Que.	248	12,400 00
Wellwood, Sarah Jane	Minnedosa, Man.	56	2,800 00
Whitla, Eleanor, K.	Winnipeg, Man.	44	2,200 00
Wilson, Frances J.	"	100	5,000 00
Wilson, Sara	"	100	5,000 00
Wilson, R. R.	"	348	17,400 00
Windatt, Clara Isabella	Bowmanville, Ont.	40	2,000 00
Wright, S. R.	Swan River, Man.	32	1,600 00
Young, A. L.	Souris, Man.	24	1,200 00
Totals		20,000	$1,000,000 00

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE (as at February 27, 1918).

Province of Ontario:—W. E. Bigwood; Duncan McLaren. Province of Quebec—Arthur H. Campbell; W. C. Hughson.

THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (as at February 27, 1918).

F. W. Lafrentz, Pres.; Sir Geo. Burn, Vice-Pres.; T. Bradshaw, R. R. Brown, F. G. Osler, F. J. Parry, J. B. Laidlaw, Henry C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS (as at Dec. 31, 1917.)

Name.	Address.	Amount subscribed and paid in cash.
		$
Lafrentz, F. W.	New York, N.Y.	2,500
F. G. Osler	Toronto, Ont.	3,000
Bradshaw, T.	"	3,000
Brown, R. R.	New York, N.Y.	2,500
Burn, Sir, Geo.	Ottawa, Ont.	3,000
Parry, F. J.	New York, N.Y.	2,500
Hall, W. H.	Toronto, Ont.	3,000
Laidlaw, John B.	"	3,000
Willcox, Henry C.	New York, N.Y.	2,500
Amsuco Securities Co.	"	200,000
Total		$225,000

THE CASUALTY COMPANY OF CANADA.

List of Directors (as at Feb. 27, 1918.)

Arthur L. Eastmure, President and Managing Director; H. S. Strathy, C. S. Blackwell, A. E. Renfrew, A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming, and Hon. Thos. Crawford.

List of Shareholders (as at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Adams, Dr. J. Frank	Toronto, Ont.	2	200 00	100 00
Abbott, J. W.	New York, N.Y.	2	200 00	100 00
Allen, Edward	Toronto, Ont.	1	100 00	50 00
Alley, John A. M.	"	1	100 00	50 00
Amsden, Lionel G.	"	1	100 00	50 00
Anderson, James E.	"	1	100 00	50 00
Anderson, James S.	"	1	100 00	50 00
Annandale, A. W.	"	1	100 00	30 00
Arnold Frank W.	"	5	500 00	133 33
Ardagh, Henry H.	Barrie, Ont.	1	100 00	50 00
Ashworth, James J.	Toronto, Ont.	5	500 00	250 00
Ashbridge, Jesse	"	10	1,000 00	500 00
Abbott, Frank E.	"	3	300 00	150 00
Alderson, W. H.	"	2	200 00	100 00
Anderson, George	"	1	100 00	16 67
Armstrong, Fred W.	"	1	100 00	50 00
Addison, W. F.	"	2	200 00	100 00
Aikenhead, Thomas E.	"	1	100 00	50 00
Archibald, C. E.	Montreal, Que.	1	100 00	50 00
Appleton, John	Toronto, Ont.	1	100 00	50 00
Ashworth, E. M.	"	1	100 00	50 00
Atkinson, J. Leonard	"	2	200 00	33 33
Bergh, Charles V.	Philadelphia, Pa.	10	1,000 00	300 00
Bowen, Thomas J.	Toronto, Ont.	2	200 00	33 34
Bartram, J. B.	"	1	100 00	50 00
Black, S. W. & Co.	"	4	400 00	200 00
Barker, W. A.	"	2	200 00	100 00
Barnard, F. M.	Montreal, Que.	1	100 00	50 00
Brown, Philip H.	Toronto, Ont.	1	100 00	50 00
Bonnell, W. H. M.	"	1	100 00	50 00
Brown, T. A.	"	2	200 00	100 00
Biltno, Thomas	"	1	100 00	50 00
Boland, E. T.	"	2	200 00	100 00
Bruce, J. Stuart	"	1	100 00	16 67
Booth, Charles	"	2	200 00	100 00
Bishop, W. E.	"	1	100 00	50 00
Boase, Joseph B.	"	5	500 00	250 00
Boase, Mrs. Claire E.	"	5	500 00	250 00
Birrell, Howard H.	"	1	100 00	16 67
Bollard, Arthur	"	1	100 00	50 00
Blackwell, Charles S.	"	25	2,500 00	1,250 00
Burns, Edward	"	2	200 00	100 00
Bishop, George H.	Montreal, Que.	1	100 00	50 00
Bulley, Samuel	Toronto, Ont.	1	100 00	50 00
Business Systems, Ltd.	"	2	200 00	100 00
Brown, Nicholas	"	1	100 00	50 00
Boake, G. Wilfred	"	1	100 00	50 00
Blachford, Horace P.	"	2	200 00	100 00
Bender, Charles A.	"	1	100 00	50 00
Beal, Geo. P.	"	2	200 00	100 00
Croft, William	"	1	100 00	50 00
Clarke, Estate A. R.	"	1	100 00	50 00
Coles, George, Ltd.	"	1	100 00	50 00
Calvert, J. H.	"	1	100 00	50 00

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Caldwell, A. W.	Toronto, Ont.	1	100 00	33 34
Campbell, J. B.	"	1	100 00	50 00
Carswell, Robert	"	2	200 00	100 00
Campbell, George H.	"	1	100 00	16 67
Cane, James G.	"	1	100 00	16 67
Carveth, John A.	"	2	200 00	100 00
Chapman, A. H.	"	2	200 00	100 00
Cleghorn, Thomas H.	"	1	100 00	50 00
Chapin, Arthur S.	"	1	100 00	50 00
Chapman, Stephen H.	"	1	100 00	50 00
Cooper, Hubert A.	"	1	100 00	50 00
Clubb, Arthur F.	"	2	200 00	100 00
Collins, Charles H.	"	2	200 00	100 00
Charles, R. Christie	Coboconk, Ont.	2	200 00	33 34
Coryell, C. S.	Toronto, Ont.	2	200 00	100 00
Culver, Frank L.	"	5	500 00	250 00
Cumming, Walter W.	"	25	2,500 00	330 00
Cutten and Foster	"	10	1,000 00	500 00
Campbell, Enos M.	"	1	100 00	50 00
Cumming, Charles C.	"	1	100 00	50 00
Crawford, Hon. Thos.	"	25	2,500 00	250 00
Colebrook, Mabel	"	2	200 00	100 00
Douglas, W. Milne	"	2	200 00	33 34
Davison, R. C.	"	1	100 00	50 00
Dale, Joseph G.	"	1	100 00	50 00
Despard, W. H.	"	1	100 00	50 00
DeGruchy, John	"	1	100 00	50 00
Dorenwend, H.	"	2	200 00	33 34
Donovan, Harry B.	"	1	100 00	50 00
Eastmure, Arthur L.	"	50	5,000 00	2,500 00
Elliott, Smith	Kingston, Ont.	1	100 00	10 00
Equi, W. J.	Toronto, Ont.	1	100 00	50 00
Eby, Estate J. F.	"	1	100 00	50 00
Eastmure, A. Wyburn	"	25	2,500 00	250 00
Eastmure, Mrs. L. H.	"	1	100 00	50 00
Five-in-One Letter Env. Co.	"	1	100 00	50 00
Fraser, Dr. R. Douglas	"	2	200 00	100 00
Fountain, William	"	2	200 00	60 00
Fletcher, Macfarlane & Co.	"	2	200 00	100 00
Farr, Harry Y.	"	2	200 00	100 00
Greey, John G.	"	5	500 00	50 00
Greene, R. H.	"	5	500 00	250 00
Green, John C. & Co.	"	1	100 00	50 00
Gibson, R. L.	"	1	100 00	50 00
Gilverson, A. E.	"	1	100 00	50 00
Gourlay, R. S.	"	1	100 00	50 00
Goninlock, George, Estate	"	2	200 00	100 00
Greene, Albert R.	"	2	200 00	100 00
Hobberlin, A. M.	"	1	100 00	50 00
Hayes, F. Barry	"	1	100 00	50 00
Hewitt, Arthur	"	1	100 00	50 00
Howard, Lewis	"	1	100 00	50 00
Harty, Hon. William	Kingston, Ont.	1	100 00	50 00
Hill, George A.	Toronto, Ont.	1	100 00	33 34
Hutson, J. T. and H.	"	1	100 00	50 00
Hodgins, John P.	"	1	100 00	50 00
Hopkins, Edward	"	2	200 00	100 00
Hillary, Norman T.	Winnipeg, Man.	1	100 00	50 00
Hales, Edward	Toronto, Ont.	2	200 00	100 00
Gardy, Henry R.	"	2	200 00	100 00
Heintzman, Herman	"	5	500 00	250 00
Henderson, Thomas A.	"	1	100 00	50 00
Jones, J. Gordon	"	5	500 00	250 00

THE CASUALTY COMPANY OF CANADA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Keens, James H.	Toronto, Ont.	2	200 00	100 00
Keens, Walter J.	"	10	1,000 00	500 00
Keens, Walter J.	"	15	1,500 00	150 00
Langley, Elliott W.	"	10	1,000 00	133 33
Longwell, Alexander	"	2	200 00	100 00
Lanskail, C. E.	"	1	100 00	50 00
Lytle, Mrs. Agnes E.	"	2	200 00	100 00
Louden, John	"	2	200 00	100 00
Mowat, H. M.	"	1	100 00	50 00
Mills, Thomas	Kingston, Ont.	1	100 00	10 00
Martin, William	North Bay, Ont.	1	100 00	50 00
Medland, T. J.	Toronto, Ont.	1	100 00	50 00
Morson, W. R.	"	1	100 00	50 00
Miller, Thomas W.	"	2	200 00	100 00
Morrice, W. J.	Montreal, Que.	1	100 00	50 00
McLaughlin, Dr. R. G.	Toronto, Ont.	1	100 00	50 00
McPherson, Allan	"	2	200 00	100 00
MacMahon, Harold W.	"	1	100 00	50 00
Norrie, E. J. C.	"	2	200 00	100 00
Nicholson, James	"	2	200 00	100 00
Oliver, Joseph	"	1	100 00	16 67
Pringle, C. H.	"	2	200 00	50 00
Paynter, C. H.	"	2	200 00	100 00
Palmer, John W.	"	2	200 00	100 00
Pepler, Dr. W. H.	"	2	200 00	26 67
Prudhomme, C. F.	"	2	200 00	100 00
Punchard, T. R.	"	2	200 00	33 34
Pafford, A. H.	"	1	100 00	50 00
Phillips, A. J.	"	2	200 00	100 00
Pringle, Alexander	Montreal, Que.	1	100 00	50 00
Renfrew, Allan E.	Toronto, Ont.	10	1,000 00	500 00
Renfrew, Allen E.	"	15	1,500 00	150 00
Rous, Mrs. C. C.	"	1	100 00	13 34
Richardson, J. W.	North Bay, Ont.	1	100 00	50 00
Reid, Alex. J.	Toronto, Ont.	2	200 00	100 00
Strathy, G. B.	"	1	100 00	50 00
Seager, John R.	"	2	200 00	33 34
Stewart, William B.	"	1	100 00	50 00
Simmers, Herman	"	1	100 00	50 00
Strathy, A. Gowan	"	25	2,500 00	650 00
Strathy, A. G., Ltd.	"	4	400 00	200 00
Strathy, Miss E. L. M.	"	5	500 00	250 00
Strathy, Henry S.	"	50	5,000 00	500 00
Smith, Harold T.	"	50	5,000 00	250 00
Stoddart, Charles J.	"	1	100 00	50 00
Stevenson, N. J.	"	4	400 00	200 00
Somers, James	"	2	200 00	100 00
Staunton, Thomas A.	"	1	100 00	50 00
Soren Bros.	"	1	100 00	50 00
Simpson, John F.	"	1	100 00	50 00
Taits, John W.	"	2	200 00	100 00
Thompson, George W.	"	2	200 00	100 00
Wilson, Dr. R. J.	"	1	100 00	50 00
Waddington, Herbert	"	1	100 00	50 00
Willard, J. C.	"	1	100 00	50 00
Westwood, Benjamin	"	1	100 00	50 00
Wickett, S. R.	"	1	100 00	50 00
Wood, William H.	"	1	100 00	50 00
Walker, James R.	Montreal, Que.	1	100 00	50 00
Worden, William H.	Toronto, Ont.	1	100 00	50 00
Wiltse, Herbert G.	"	1	100 00	50 00
Wood, David O.	"	1	100 00	50 00
Wood, W. Lloyd	"	1	100 00	50 00
Wilson, John	"	1	100 00	50 00
Wilson, Norman D.	"	1	100 00	50 00

THE CASUALTY COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Worts, J. Gooderham	Toronto, Ont.	1	100 00	50 00
Wheeler, Alexander E.	"	1	100 00	50 00
Wickware, Robert C.	"	1	100 00	50 00
Woollatt, R. M.	"	1	100 00	50 00
Yorston, James A.	"	1	100 00	50 00
Young, Melville	"	1	100 00	50 00
Allen, Benjamin	"	2	200 00	
Allen, Frank B.	"	1	100 00	
Ansley, A. M. N.	"	1	100 00	
Abrey, George S.	"	1	100 00	
Alison, Thomas H. C.	"	1	100 00	
Burnett, Harris W.	"	1	100 00	
Brown, John W.	"	1	100 00	
Bryce, Alexander	"	5	500 00	
Darrall, Charles H.	"	1	100 00	
Hallworth, J. B.	"	1	100 00	
Leitch, George C.	"	1	100 00	
McCausland, W. M.	"	1	100 00	
Nerlich, Emil	"	1	100 00	
Plow, Mrs. C. S.	Montreal, Que.	10	1,000 00	
Plow, George S.	"	15	1,500 00	
Perrin, James H.	Toronto, Ont.	1	100 00	
Radford, William	"	1	100 00	
Stapells, R. A.	"	1	100 00	
Symons, W. L.	"	1	100 00	
White, Dr. J. W.	"	1	100 00	
Totals		689	$ 68,900 00	$ 21,193 74

CHARTERED TRUST AND EXECUTOR COMPANY.

(*Formerly The Title and Trust Company*).

LIST OF DIRECTORS—(As at Feb. 15, 1918).

Hon. W. A. Charlton, Pres.; Col. Noel Marshall and Sir William J. Gage and W. K. George, Vice-Presidents W. R. Hobbs, D. B. Hanna, Jas. B. Tudhope, *J. F. M. Stewart, Jacob Kohler, R. Wade, Allan McPherson and John J. Gibson, Managing Director.

LIST OF SHAREHOLDERS—(As at Jan. 22, 1918.)

Name.	Address.	Amount subscribed.	Amount paid up.
		$ cts.	$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	12,250 00
Charlton, Hon. W. A.	"	21,000 00	14,700 00
Gage, Sir W. J.	"	16,000 00	11,200 00
Jenkins, Thomas	"	16,000 00	11,200 00
Hardy, James	"	16,000 00	11,200 00
Tudhope, James B.	Orillia, Ont.	16,000 00	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	10,500 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel	"	27,500 00	19,250 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H., estate	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob	Cayuga, Ont.	6,000 00	4,200 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Wm.	Orillia, Ont.	2,000 00	1,300 00
Wade, R.	"	15,000 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	5,000 00
McPherson, Allan	Longford Mills, Ont.	16,000 00	9,888 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	3,500 00
Burgess, R. K., Estate	Toronto, Ont.	5,000 00	3,500 00
Ramsey, Wm.	Bowland, Scotland	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	5,100 00	3,600 00
Aikins, H. W.	"	1,000 00	700 00
Somers, G. T.	"	2,000 00	1,100 00
Webster, T. Shaw	"	1,000 00	1,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	350 00
Jelly, R. R.	Brandon, Man.	2,500 00	2,023 90
Grant, Gideon	Toronto, Ont.	2,500 00	1,375 00
Dods, Andrew	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	4,200 00
Prentiss, J. M.	"	500 00	325 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	1,400 00
McMahon, H. P.	St. Thomas, Ont.	500 00	350 00
Marshall, N. C.	Toronto, Ont.	1,000 00	700 00
MacKenzie, Alexander	"	1,000 00	1,000 00
Kerry, Kay	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry	Boston, Mass.	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
McIntosh, R. W.	Boston, Mass	300 00	300 00
Ireland, Jean P.	Toronto, Ont.	100 00	100 00
Totals		$273,000 00	$ 204,111 90

*Acquired shares since December 31, 1917.

THE DOMINION FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 22, 1918).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly.

List of Shareholders—(As at Dec. 31, 1917).

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Andrews, Arthur T	Winnipeg, Man	5	360 00
Austen, Percy G	Halifax, N.S	5	500 00
Austen, J. Howe	"	5	500 00
Arthur, R. A., M.D	Sudbury, Ont	5	500 00
Baskerville, Chas. A	Winnipeg, Man	5	400 00
Bawlf, Est. Nicholas	"	50	4,000 00
Bellamy, Thomas	Edmonton, Alta	10	800 00
Brock, Henry	Toronto, Ont	50	4,000 00
Bradley, Levi	High River, Alta	5	400 00
Brais & Dupras	Longueuil, Que	5	400 00
Brimacombe, Matthew A	Vermilion, Alta	3	240 00
Brewster, Wm. A	Banff, Alta	5	335 00
Black, D.-E	Calgary, Alta	3	240 00
Boney, John N. & Chas	Winnipeg, Man	5	400 00
Bell, Nat	Edmonton, Alta	5	400 00
Bathalon, J. B. S	St. Liboire, Que	10	800 00
Bickerton, Jas. G	Woodstock, Ont	5	500 00
Beatty, Est. James H	Toronto, Ont	25	2,500 00
Butler, R. E	Woodstock, N.B	6	600 00
Costigan, C	Portage la Prairie, Man	5	400 00
Clark, Chas. W., M.D	Toronto, Ont	4	200 00
Curran, Jos. B	Brandon, Man	5	400 00
Courtney, T. F	Halifax, N.S	10	800 00
Crowell, Maurice G	"	10	800 00
Craig, Thomas	Ridgetown, Ont	2	160 00
Collins, Franklin	Winnipeg, Man	50	4,000 00
Coventry Bros	Moosejaw, Sask	10	800 00
Carleton, James G	St. John, N.B	1	80 00
Cassels, R. S	Toronto, Ont	50	4,000 00
Curtis, John H	Nanton, Alta	3	240 00
Cressman, Millo	Stavely, Alta	2	160 00
Crosby, Louis S	Banff, Alta	3	240 00
Campbell, R. J	Boissevain, Man	5	400 00
Campeau, J. Alph. & Co	Thetford Mines, Que	2	160 00
Cews, J. G	North Bay, Ont	5	500 00
Clewlo, Robt. W	Toronto, Ont	5	500 00
Caswell, Est. Thomas	"	5	500 00
Cameron, Mrs. C. R	Radisson, Sask	5	500 00
Cowan, Thomas H	Portage la Prairie, Man	10	700 00
Comer, Mrs. Ida M	Calgary, Alta	10	800 00
Coté, Jos	Ottawa, Ont	3	240 00
Deacon, Est. Wm. H	Winnipeg, Man	5	400 00
Doyle, Ernest M	Calgary, Alta	5	400 00
Dorrell, Henry	Victoria, B.C	10	800 00
Donaldson, Joseph	Brandon, Man	5	400 00
Desjardines, J. M	Laurentides, Que	2	160 00
Drulard, Chas. H	Windsor, Ont	5	500 00
Douglas, H. W. B	Edmonton, Alta	20	1,100 00
Edgecombe, Mrs. Helen G	St. John, N.B	10	800 00
Edwards, Robt. H	Halifax, N.S	5	400 00
Fairbairn, James	Portage la Prairie, Man	5	400 00
Fleming, John H	Maple Creek, Sask	5	400 00
Fear, Wm. H. & Geo. M	Banff, Alta	5	400 00
Foley, J. H	Montreal, Que	2	160 00

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Fraser, John D.	Tuxford, Sask.	10	800 00
Fleury, N. W. (in trust)	Aurora, Ont.	10	1,000 00
Fleury, Leila M.	"	5	500 00
Field, Edward	Toronto, Ont.	5	500 00
Fleming, H. O.	Windsor, Ont.	5	500 00
Farrell, Hon. Just. A. G.	Moosomin, Sask.	10	800 00
Goodridge, Est. Henry	Edmonton, Alta.	10	800 00
Green, Patrick	Winnipeg, Man.	3	240 00
Griffiths, Thomas	"	3	240 00
Gunn, J. A., M.D.	"	10	500 00
Gardner, Arthur C.	"	5	400 00
Gordon, Charles	Vegreville, Alta.	3	240 00
Gainer, J.	Edmonton, Alta.	3	240 00
Gareau, J. O.	Montreal, Que.	2	160 00
Garland, Nicholas	Toronto, Ont.	5	500 00
Gordon, Est. Geo.	Woodstock, Ont.	5	500 00
Greenizen, Isaac	Petrolia, Ont.	2	200 00
Huston, James	Manitou, Man.	5	400 00
Harlow, Robt. J.	Victoria, B.C.	5	400 00
Hoover & Co.	Winnipeg, Man.	10	800 00
Hanlon, Michael	"	10	800 00
Hatchings, Robt. J.	Calgary, Alta.	50	4,000 00
Hatfield, Thomas A.	Vancouver, B.C.	50	4,000 00
Heinmiller, Edwin J.	Prince Albert, Sask.	5	350 00
Henderson, Geo. G.	Fernie, B.C.	5	400 00
Hitchcock, Arthur	Moosejaw, Sask.	10	800 00
Hunter, Helen	Hartney, Man.	5	400 00
Hasselfield, Chas. F.	Deloraine, Man.	5	400 00
Hall & Fairweather	St. John, N. B.	10	800 00
Higinbotham, John D.	Lethbridge, Alta.	5	400 00
Haddin, John	Winnipeg, Man.	2	160 00
Holmes, James	Woodstock, Ont.	15	1,500 00
Hastings, A. O., M.D.	Toronto, Ont.	5	500 00
Harper, Est. W. H.	Chatham, Ont.	5	500 00
Halliday, Mrs. May	Halifax, N.S.	10	1,000 00
Johnston, Wm.	Victoria, B.C.	10	800 00
Johnston, J. M., M.D. (in trust)	Toronto, Ont.	5	500 00
Jackson, Geo. N.	Winnipeg, Man.	20	1,525 00
Kelly, Robt.	Vancouver, B.C.	50	4,000 00
Knott, Frederick J.	Winnipeg, Man.	5	370 00
Kent & Brown Co., Ltd.	Moosejaw, Sask.	5	400 00
Kennedy, Est. James	St. John, N.B.	13	1,300 00
Kieffer Bros.	Montreal, Que.	2	160 00
Karn, C. J. W., M.D.	Kitchener, Ont.	10	1,000 00
Likely, J. A.	St. John, N.B.	13	1,300 00
Lush, Frank	Wainwright, Alta.	5	400 00
Long, G. A. & Co.	Medicine Hat, Alta.	5	400 00
Lawlor, Thos. J.	Killarney, Man.	10	475 00
Ludlow, James H.	Winnipeg, Man.	3	240 00
Lussier & Guimont	St. Hyacinthe, Que.	10	800 00
Lovett, H. A., K.C.	Montreal, Que.	5	500 00
Leaver, Geo.	Toronto, Ont.	5	500 00
Lewis, Wm.	Mount Forest, Ont.	5	500 00
Lang, Lisgar L.	Winnipeg, Man.	10	800 00
Massie, Robt. F.	Toronto, Ont.	200	16,000 00
Magrath, Hart & Co.	Edmonton, Alta.	50	2,500 00
Muir, Wm.	Brandon, Man.	30	2,400 00
Maynard, James	Victoria, B.C.	25	2,000 00
Mickle, Geo. T.	Ridgetown, Ont.	2	160 00
Morrison & Johnston	Lacombe, Alta.	10	800 00
Mathews, Edward C.	Moosejaw, Sask.	10	800 00
Murphy, Wm. G.	Carberry, Man.	5	350 00
Munro, Robt.	Winnipeg, Man.	50	4,000 00
Morris, Edward A.	Vancouver, B.C.	50	4,000 00

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Mitchell, Lieut.-Col. J. B.	Winnipeg, Man.	5	400 00
Martin, Wm. D.	Moncton, N.B.	5	400 00
Meredith, Henry, est..	Brandon, Man.	2	160 00
Moon, Thomas	Woodstock, Ont.	10	1,000 00
Murphy, James	Mount Forest, Ont.	10	1,000 00
Miller, B. B.	Wiarton, Ont.	5	500 00
Mann, Georgina	Windsor, Ont.	5	500 00
Meiklejohn, J.	Harriston, Ont.	2	200 00
McTavish, A. R.	Calgary, Alta.	5	400 00
McRae, Alex. C.	Winnipeg, Man.	5	400 00
McMillan, Allen F.	Vancouver, B.C.	1	80 00
McDermott, Patrick J.	Minnedosa, Man.	10	800 00
McNaughton, James	Carmangay, Alta.	5	400 00
McKenzie & Mann	Swift Current, Sask.	5	400 00
McBride, Edward	Calgary, Alta.	10	800 00
McKillop, Dougald	Portage la Prairie, Man.	5	400 00
McRobbie, John H.	St. John, N.B.	13	1,300 00
McElvanny, Wm. J.	Winnipeg, Man.	5	400 00
McDougall, A.	Pictou, N.S.	5	500 00
Neilson, Hugh	Calgary, Alta.	10	800 00
Nankin, Samuel	Toronto, Ont.	15	750 00
Nadon, Thos. H.	Macclesfield, England	5	400 00
Normand, N.	Laurierville, Que.	1	80 00
Osborne, W. J.	Winnipeg, Man.	10	800 00
Outhit, C. W.	Halifax, N.S.	10	800 00
On, Mar	Blairmore, Alta.	3	300 00
		57	6,800 00
Ostiguy, Emile	Montreal, Que.	85	5,700 00
Pazman, Wm. G. L.	Quebec, Que.	5	400 00
Pocock, Philip	London, Ont.	55	4,400 00
Parker, Wm. A.	Manitou, Man.	5	400 00
Payne, Howard R. A.	Winnipeg, Man.	5	400 00
Pringle, Mrs. M. W.	Belleville, Ont.	3	300 00
Pollock, Wm.	Maple Creek, Sask.	20	1,600 00
Queen, J. M.	St. John, N.B.	5	250 00
Quick, Gordon W.	Maple Creek, Sask.	10	800 00
Renwick, Neil W.	Toronto, Ont.	50	4,000 00
Ross, Daniel N.	Winnipeg, Man.	5	400 00
Robertson & Hackett	Vancouver, B. C.	10	800 00
Reid, Charles	Swift Current, Sask.	10	800 00
Reid, Thomas	Regina, Sask.	5	400 00
Rose, Frederick E.	St. Stephen, N.B.	50	4,000 00
Riddell, John R.	Moosejaw, Sask.	5	400 00
Rutherford, Est. John R.	Toronto, Ont.	10	1,000 00
Rennie, Wm. H.	Winnipeg, Man.	5	500 00
Shea, Patrick	"	5	400 00
Senecal, Rev. L. A.	St. Hyacinthe, Que.	5	400 00
Schnarr, Wm. J.	Killarney, Man.	5	400 00
Stephens, G. F. & Co., Ltd.	Winnipeg, Man.	5	400 00
Sherlock, Philip J.	Killarney, Man.	2	160 00
Sutherland, Donald MacL.	Boissevain, Man.	6	480 00
Shannon, Est. Wellington B.	Tara, Ont.	5	400 00
Smith, Geo. K.	Moosejaw, Sask.	5	400 00
Smith, Wm. H.	Lenore, Man.	5	400 00
Siebenbaum, H.	Victoria, B.C.	13	1,040 00
Smith, Edw. J. C.	"	5	400 00
Spencer, John H.	Medicine Hat, Alta.	1	80 00
Stuart, T. R. & Co.	Calgary, Alta.	5	400 00
Solis, E. H.	Outremont, Que.	5	400 00
Sutherland, Wm. H.	Ingersoll, Ont.	5	500 00
Storey, D.	Ottawa, Ont.	5	500 00
Scott, Mrs. Bessie (Est.)	Halifax, N.S.	15	1,500 00
Scott, David A.	"	30	3,000 00
Struthers, Est. R. B.	Montreal, Que.	5	500 00

THE DOMINION FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount paid in cash.
			$ cts.
Scott, Angus M	Edmonton, Alta	5	500 00
Skitch, Alfred	Welland, Ont	2	200 00
Thomas, Robt. C	Calgary, Alta	20	1,600 00
Thorne, Levert H	St. John, N.B	1	80 00
Turner, Hyles E	Winnipeg, Man	5	400 00
Taylor, Frank E	"	5	400 00
Troughton, E	Lumsden, Sask	2	160 00
Trudel, Benoit	Montreal, Que	3	240 00
Urquhart, Andrew	Lacombe, Alta	20	1,600 00
Underwood, Thomas	Calgary, Alta	25	1,300 00
White, Hugh	Toronto, Ont	5	400 00
Wilson, Alexander	Victoria, B.C	5	400 00
Williamson Bros	Edmonton, Alta	10	700 00
Welch, Alex. R	Boissevain, Man	10	800 00
White & Manahan	Winnipeg, Man	5	400 00
Wellington, John H	Moosejaw, Sask	10	800 00
Walton, Geoffrey H	Victoria, B.C	25	2,000 00
Williams, David	Canmore, Alta	10	800 00
Williams, R. A., M.D	Ingersoll, Ont	5	500 00
White, Est. John	Halifax, N.S	10	1,000 00
Watterworth, Mrs. M	Ingersoll, Ont	5	500 00
Whitelaw, R	Woodstock, Ont	2	200 00
Wilkinson, W. T	Amherstburg, Ont	2	200 00
Walker, Thaddeus	Walkerville, Ont	84	8,400 00
Wallis, Henry A	Killarney, Man	10	665 00
Totals		2,417	$ 198,810 00

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Dec. 31, 1917.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir H. B. Ames, M.P.;

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			$ cts.
Ames, Sir H. B.	Montreal, Que.	25	2,500 00
Evans, Fred. W.	"	25	2,500 00
Fortier, J. M.	"	25	2,500 00
Hanson, Wm.	"	25	2,500 00
Tooke, Benj.	"	25	2,500 00
Gresham Fire & Accident Insurance Society, Limited	London, England	875	87,500 00
Gresham Life Assurance Society, Limited	"	1,000	100,000 00
Totals		2,000	$ 200,000 00

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 18, 1918.)

A. E. Gooderham, Pres.; C. D. Warren, Vice-President; W. G. Blackstock, Sir D. D. Mann, Geo. E. Gooderham, Douglas G. Ross, and C. A. Withers.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	No. of shares.	Amount subscribed and paid in cash.
		$ cts.
McKinnon Estate	100	10,000 00
Warren, C. D.	40	4,000 00
Warren, G. S.	50	5,000 00
Patterson, R. L., Estate	50	5,000 00
Cream Estate	20	2,000 00
Archer Estate	50	5,000 00
Thornton, J. I.	20	2,000 00
Lowndes Estate	30	3,000 00
Flett Estate	50	5,000 00
Ross Estate	160	16,000 00
Blackstock, H. V.	30	3,000 00
Mann, Sir Donald	100	10,000 00
Gooderham, Col. A. E.	206	20,600 00
Gooderham Estate	6	600 00
Blackstock, W. G.	20	2,000 00
Roberts, A. C.	70	7,000 00
Ross, D. G.	20	2,000 00
Gooderham, W. G.	166	16,600 00
Gooderham, G. H.	206	20,600 00
Gooderham, G. E.	40	4,000 00
Gooderham, M. R.	203	20,300 00
Estate of Geo. Gooderham a/c of H. V. Blackstock	206	20,600 00
Estate of Geo. Gooderham a/c of A. M. Ross	186	18,600 00
Estate of Geo. Gooderham a/c of L. M. Beatty	203	20,600 00
Estate of Geo. Gooderham a/c of V. D. Bird	206	20,600 00
Withers, C. A.	56	900 00
Totals	2,500	$ 245,300 00

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

List of Directors—(As at Feb. 27, 1918.)

F. Norie Miller, J.P., Pres.; Thos. H. Hall, Vice-Pres.; W. A. Young, M.D., F. Richardson, Col. S. Wishart, J. A. Macintosh, W. A. Barrington.

List of Shareholders—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
F. Norie Miller, Esq., J.P.	Perth, Scotland	20	2,000 00	500 00
J. A. Macintosh, Esq.	Toronto, Ont.	20	2,000 00	500 00
W. A. Young, Esq., M.D.	"	20	2,000 00	500 00
W. A. Barrington, Esq.	"	20	2,000 00	500 00
Thos. H. Hall, Esq.	"	20	2,000 00	500 00
Frederick Richardson, Esq.	Philadelphia, U.S.A.	20	2,000 00	500 00
Col. Sidney Wishart	London, England	20	2,000 00	500 00
Gaflac Securities Company	Wilmington, Del., U.S.A.	3,860	386,000 00	96,500 00
Totals		4,000	$400,000 00	$ 100,000 00

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS (as at Jan. 21, 1918.)

Robert Ness, Pres.; L. A. Lavallée, K.C., 1st Vice-Pres.; L. P. Beard, K.C., 2nd Vice-Pres.; J. N. A. Perrault, R. A. Leduc, N. Rochon, J. d'Halewyn.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Provost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,640 00
Senécal, T. P.	Sault au Recollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	88	8,800 00	5,280 00
Vallières, Limitée	"	1	100 00	60 00
Généreux, Dr. D.	"	50	5,000 00	3,000 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchêne, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	51	5,100 00	3,060 00
Lachapelle, Dr. E. P.	Sault au Recollet, Que.	1	100 00	60 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,380 00
Colin, Dr. A.	Grand'Mère, Que.	1	100 00	60 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Aitken, W. R.	"	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauret, A.	Ste Geneviève, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Larivière, Hon. A. A. C.	Montreal, Que.	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. André Avelin, Que.	1	100 00	60 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigneault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Barette, J. A., N.P.	St. Barthelemi, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	300 00
Tracy, Dr. A W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallée, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Bérard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier	Papineauville, Que.	10	1,000 00	600 00
Ganthier, J. A.	Hull, Que.	5	500 00	300 00
Watson, Dr. John	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	600 00
Frigon, A. P.	Montreal, Que.	121	12,100 00	7,260 00
Leduc, R. A.	"	58	5,800 00	3,480 00
Pilon, H.	Vaudreuil, Que.	2	200 00	120 00
Houle, Rev. J. B.	Maricville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,200 00
Fauteux, Frs.	Montreal, Que.	10	1,000 00	600 00
Lanctot, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J.	Roxtoa, Poad, Que.	1	100 00	60 00

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Ness, R.	Howick, Que.	50	5,000 00	3,000 00
Monty, A.	Roxton Pond, Que.	3	300 00	180 00
St. Pierre, I.	"	2	200 00	120 00
Phaneuf, A.	St. Antoine, Que.	1	100 00	60 00
Melançon, H.	Ottawa, Ont.	5	500 00	300 00
Perrault, J. N. A.	Montreal, Que.	50	5,000 00	3,000 00
Totals		1,038	$103,800 00	$62,275 00

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Co.)

LIST OF DIRECTORS—(As at Feb. 22, 1918.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, M. Chevalier, J. D. Simpson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid cash.
		$ cts.	$ cts.
Liverpool & London & Globe Insurance Co., Ltd	Liverpool, Eng	496,000 00	198,400 00
Sir Frederick Williams-Taylor	Montreal, Que	500 00	200 00
Sir Alexander Lacoste	"	500 00	200 00
A. G. Dent	Liverpool, Eng	500 00	200 00
J. Gardner Thompson	Montreal, Que	500 00	200 00
Lewis Laing	"	500 00	200 00
J. D. Simpson	"	500 00	200 00
W. Molson Macpherson	"	500 00	200 00
M. Chevalier	"	500 00	200 00
Totals		$500,000 00	$ 200,000 00

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS (As at Feb. 14, 1918.)

Henry E. E. Rawlins, Pres. and Managing Director; William McMaster, Vice-Pres.; Sir H. V. Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, Philip Stockton, Thomas De Witt Cuyler, E. F. Hebden, Jno. Macdonald, Sir Augustus Nanton, Frank Scott.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$	$
Bellinham, Mrs. Grace St. Clair	Montreal, Que.	15	750	750
Bailey, Mrs. Ernestine V.	Fredericton, N.B.	4	200	200
Billingsley, Mrs. Anne	Westmount, Que.	10	500	500
Carter, Mrs. Edith L.	Montreal, Que.	20	1,000	1,000
Cummings, Mrs. E. M.	Vancouver, B.C.	509	25,450	8,930
Dixon, B. Homer, estate of.	Toronto, Ont.	100	5,000	5,0 00
Gale, Alfred J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Whithall P.	"	4	200	200
Gilroy, Mrs. B.	Winnipeg, Man.	75	3,750	750
Girdwood, Miss Fannie S. M. M.	Montreal, Que.	34	1,700	340
Gibb, Jas. D., estate of.	"	30	1,500	1,500
Glassco, Mrs. B. M.	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of.	Toronto, Ont.	75	3,750	750
Hamilton, John.	Quebec, Que.	50	2,500	2,500
Hebden, E. F.	Montreal, Que.	20	1,000	600
Lindsay, Miss Amy C.	"	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D., estate of.	Montreal, Que.	10	500	100
Morrice, W. J.	"	10	500	100
Morrice, D.	"	10	500	100
Morrice, A. A.	Toronto, Ont.	10	500	100
Morrice, R. B.	Montreal, Que.	10	500	100
Morrice, J. W.	"	10	500	100
McMaster, Wm.	"	70	3,500	2,700
Macdonald, John	Toronto, Ont.	20	1,000	200
Meredith, Sir Vincent Bart.	Montreal, Que.	25	1,250	1,250
McCulloch, Wm., estate of.	Toronto, Ont.	6	300	60
McCulloch, Robertson.	Montreal, Que.	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson and Royal Trust Co., trust 1.	"	6	300	60
McCulloch, Robertson and Royal Trust Co., trust 2.	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nanton, Sir Augustus	Winnipeg, Man.	50	2,500	500
Nelles, R. Campbell, and Royal Trust Co., executors	Montreal, Que.	210	10,500	10,500
Piddington, Mrs. Susan	Quebec, Que.	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal, Que.	6	300	300
Piddington, Samuel.	Ottawa, Ont.	21	1,050	1,050
Piddington, Alfred.	Montreal, Que.	23	1,150	1,150
Piddington, Mrs. Annie, institute.	Quebec, Que.	21	1,050	1,050
Ross, Frank W.	"	120	6,000	1,200
Riddell, Alex. F.	Montreal, Que.	10	500	100
Ramsay, William.	Toronto, Ont.	60	3,000	3,000
Rawlings, Edward, estate of.	Montreal, Que.	50	2,500	1,500

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Rawlings, H. E. A.	Montreal, Que.	667	33,350	18,030
Rawlings, Mrs. L.	"	4,343	217,150	72,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,940
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator G.	Montreal, Que.	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec, Que.	3	150	150
Scott, Frank	Montreal, Que.	20	1,000	200
Smith, Larratt W., estate of	Toronto, Ont.	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England	137	6,850	5,250
Torrance, Jas. F., estate of	Montreal, Que.	365	18,250	4,130
Torrance, John	"	366	18,300	4,180
Thomson, Geo. H.	Quebec, Que.	60	3,000	3,000
Walker, James R.	Montreal, Que.	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm. J., estate of	"	63	3,150	3,150
Wainwright, Wm., estate of	"	33	1,650	330
Wainwright, Wm. Arnold	"	5	250	50
Wainwright, Eric Foster	"	4	200	40
Wainwright, Arnold	"	4	200	40
White, Mrs. Amelia	Montreal, Que.	10	500	500
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, Joseph H.	Philadelphia, Pa.	18	900	900
Bullions, Mrs. L. C.	Troy, N.Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Carver, Daniel G.	Binghamton, N.Y.	270	13,500	3,500
Carver, Geo. S.	"	270	13,500	3,500
Comegys, B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N.Y.	230	11,500	7,500
Chafee, Z.	Providence, R.I.	7	350	350
Chafee, Z., jr.	Cambridge, Mass.	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Cuyler, Thos. DeWitt	Philadelphia, Pa.	200	10,000	2,000
Childs, Alice Walton	Pittsburg, Pa.	5	250	250
Cook, Clara Walton	"	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Dohrman, Mrs. E., estate of	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Furnival, Mrs. Amy	Napanee, Ont.	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Girard Trust Co., trustee for Mary E. B. Perot	Philadelphia, Pa.	16	800	800
Girard Trust Co., trustee for Ellen D. Morris	"	16	800	800
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A.	New York, N.Y.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia, Pa.	50	2,500	2,500
Hepburn, A. B.	New York, N.Y.	20	1,000	1,000
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	50	2,500	2,500
Merrill, Mrs. Kate	Pasadena, Cal.	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa.	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany, City Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Pennsylvania Co. for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, deceased, for Elizabeth Drexel Lehr	Philapdelphia, Pa.	50	2,500	2,500
Pennsylvania Co., etc.—Trustees—				
for Lucy Drexel Dahlgren	Philadelphia, Pa.	50	2,500	2,500
for Josephine Drexel Henry	"	50	2,500	2,500
for Katherine Drexel Penrose	"	50	2,500	2,500
Pell, Alfred, estate of	"	40	2,000	2,000
Quarier, Cushman	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Scully, Ida Walton	"	5	250	250
Sherrill, Mrs. Geo. Gibbs	New York, N.Y.	40	2,000	2,000
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	80	4,000	4,000
Smith, Hon. E. C.	"	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa.	20	1,000	1,000
Stockton, Philip	Boston, Mass.	20	1,000	1,000
Thaw, Wm.	Pittsburg, Pa.	5	250	250
Thompson, Mary Thaw, testamentary trustee	"	20	1,000	1,000
Weld, C. Minot	Boston, Mass.	10	500	500
Totals		13,372	$ 668,600	$ 304,600

THE GUARDIAN INSURANCE COMPANY OF CANADA.

(*Formerly The Guardian Accident and Guarantee Company.*)

LIST OF DIRECTORS—(As at Feb. 6, 1918.)

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Angus, D. Forbes	Montreal, Que.	2,500 00	937 50
Atwater, Honourable A. W.	"	2,500 00	937 50
Blackwell, K. W.	"	2,500 00	937 50
Hubbard, Honourable Evelyn	London, England	2,500 00	937 50
Lambert, H. M.	Montreal, Que.	2,500 00	937 50
Molson, F. W.	"	2,500 00	937 50
Reynolds, Geo. W.	London, England	2,500 00	937 50
Sweet, A. G.	"	2,500 00	937 50
Wanklyn, F. L.	Montreal, Que.	2,500 00	937 50
Guardian Assurance Company, Ltd.	London, England	977,500 00	366,562 50
Totals		$1,000,000 00	$ 375,000 00

THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

William Mackay, Pres.; Fred. W. Walker, Vice-Pres.; J. H. Labelle, Managing Director, George Chappell, W. H. Barker, George B. Fraser, P. R. Gault, P. J. Quinn, A. St. Cyr.

LIST OF SHAREHOLDERS—(As Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Royal Insurance Co., Ltd	Liverpool, Eng.	840,200 00	222,800 00
Geo. Chappell	"	2,500 00	625 00
W. Mackay	Montreal, Que.	2,500 00	625 00
J. H. Labelle	"	2,500 00	625 00
P. J. Quinn	Toronto, Ont.	2,500 00	625 00
P. R. Gault	Montreal, Que.	2,500 00	625 00
A. St. Cyr	"	2,500 00	625 00
F. W. Walker	Vancouver, B.C.	2,500 00	625 00
W. H. Barker	"	2,500 00	625 00
L. F. Fulmore	Macoun, Sask.	100 00	25 00
W. LaMere	Stavely, Alta.	500 00	125 00
T. J. James	Rouleau, Sask.	500 00	125 00
O. S. Chapin	Calgary, Alta.	2,500 00	625 00
Jas. Clark Co.	Claresholm, Alta.	1,000 00	250 00
E. F. Comber	Selkirk, Man.	500 00	125 00
W. Simington	Moosejaw, Sask.	1,000 00	250 00
A. H. Woolliams	"	1,000 00	250 00
E. J. D. Jones	Alameda, Sask.	400 00	100 00
J. McGuire	Grand Forks, N.D.	200 00	50 00
C. Spencer	Vancouver, B.C.	1,000 00	250 00
R. M. Matheson	Brandon, Man.	1,000 00	250 00
Geo. B. Fraser	Montreal, Que.	2,500 00	625 00
Totals		$872,400 00	$ 230,850 00

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 22, 1918.)

Herbert C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, P. G. Goldsmith, M. D., D. B. Hanna, W. G. Morrow, A. McT. Campbell W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cox, Hon. G. A., estate	Toronto, Ont.	1,750	175,000 00	35,000 00
Cox, H. C.	"	650	65,000 00	13,000 00
Cox, E. W., estate	"	1,000	100,000 00	20,000 00
Davis, A. L., estate	"	1,000	100,000 00	20,000 00
Goldsmith, Dr. P. G.	"	250	25,000 00	5,000 00
Hodgens, W. S.	"	150	15,000 00	3,000 00
Morrow, G. A.	"	550	55,000 00	11,000 00
Marshall, Noel	"	350	35,000 00	7,000 00
Rogers, Elias	"	100	10,000 00	2,000 00
Willans, E.	"	500	50,000 00	10,000 00
Central Canada Loan & Savings Co.	"	1,500	150,000 00	30,000 00
Hanna, D. B.	"	100	10,000 00	2,000 00
Cox, F. W.	"	100	10,000 00	2,000 00
Toronto Savings & Loan Co.	Peterboro, Ont.	550	55,000 00	11,000 00
Morrow, W. G.	"	400	40,000 00	8,000 00
Kenny, J. J. (estate)	San Francisco, Cal.	500	50,000 00	10,000 00
Bickerdike, R., M.P.	Montreal, Que.	100	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	100	10,000 00	2,000 00
Corby, H.	"	100	10,000 00	2,000 00
Robb, W. D.	Montreal, Que.	50	5,000 00	1,000 00
Campbell, A. McT.	Winnipeg, Man.	100	10,000 00	2,000 00
Meikle, W. B.	Toronto, Ont.	100	10,000 00	2,000 00
Totals		10,000	$1,000,000 00	$ 200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 25, 1918).

Lyman Root, Pres.; R. L. Stailing, Vice-Pres.; H. F. Petman, H. W. Muskett, W. J. Blackburn, A. R. Williams, G. S. Lyon, Chas. J. Harvey, Thos. A. Brydall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lyman Root	Toronto, Ont.	25	2,500 00	956 50
R. L. Stailing	"	25	2,500 00	956 50
A. R. Williams	"	25	2,500 00	956 50
H. F. Petman	"	25	2,500 00	956 50
W. J. Blackburn	"	25	2,500 00	956 50
Geo. S. Lyon	"	25	2,500 00	956 50
H. W. Muskett	"	25	2,500 00	956 50
G. A. Hankey	Vernon, B.C.	25	2,500 00	956 50
A. W. Giles	"	25	2,500 00	956 50
Sun Insurance Office	London, England	4,349	434,900 00	166,391 50
Totals		4,574	$457,400 00	$ 175,000 00

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, John Emo, Sir Frederick Williams-Taylor.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Liverpool and London and Globe Insurance Company, Limited	Liverpool, Eng.	4,775	477,500 00	167,125 00
Dent, A. G.	"	25	2,500 00	875 00
Rimmer, J. C.	"	25	2,500 00	875 00
Thompson, J. Gardner	Montreal, Que.	25	2,500 00	875 00
Lacoste, Sir Alexander	"	25	2,500 00	875 00
Chevalier, M.	"	25	2,500 00	875 00
Macpherson, W. M.	"	25	2,500 00	875 00
Emo, John	"	25	2,500 00	875 00
Laing, Lewis	"	25	2,500 00	875 00
Williams-Taylor, Sir F.	"	25	2,500 00	875 00
Totals		5,000	$500,000 00	$ 175,000 00

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Wright, Alfred	Toronto, Ont.	2,000	1,600
Sword, C. E.	Montreal, Que.	2,000	1,600
Blogg, A. E.	Toronto, Ont.	2,000	1,600
Howie, Geo. C.	New York, N.Y.	2,000	1,600
MacLean, Alex.	Toronto, Ont.	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	Liverpool Eng.	490,000	392,000
Totals		$ 500,000	$ 400,000

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 16, 1918.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A.C. McMaster, W. T. Kernahan, S.G.M. Nesbitt, H. N. Cowan, W. G. Willoughby.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount.	Amount paid in cash.
			$ cts.	$ cts.
London and Midland Ins. Co., Ltd.	London, Eng.	910	91,000 00	15,925 00
W. T. Kernahan	Toronto	30	3,000 00	525 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	"	10	1,000 00	175 00
R. Home Smith	"	30	3,000 00	525 00
A. C. McMaster	"	30	3,000 00	525 00
S. G. M. Nesbitt	Brighton, Ont.	10	1,000 00	175 00
H. N. Cowan	Toronto, Ont.	30	3,000 00	525 00
W. G. Willoughby	"	10	1,000 00	175 00
G. H. Williams	Winnipeg	10	1,000 00	175 00
John Brown	Toronto	20	2,000 00	350 00
Totals		1,100	$110,000 00	$ 19,250 00

THE MERCANTILE FIRE INSURANCE COMPANY.

(List of Directors—(As at Feb. 28, 1918.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

List of Shareholders—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Sims, W. A.	Bushey, Herts, Eng.	20	2,000	400
Wright, Alfred	Toronto, Ont.	20	2,000	400
Blogg, A. E.	"	20	2,000	400
MacLean, Alex.	"	20	2,000	400
Sword, C. E.	Montreal, Que.	20	2,000	400
Blake, Arthur W.	Winnipeg, Man.	20	2,000	400
London and Lancashire Fire Insurance Co. Ltd.	Liverpool, Eng.	2,380	238,000	47,600
Totals.		2,500	$ 250,000	$ 50,000

MERCHANTS CASUALTY COMPANY.

List of Directors—(As at Jan. 28, 1918.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres. and General Manager; R. B. Graham; J. S. Turner, Chas. E. Hanslip; W. J. Bulman; G. W. Curtiss.

List of Shareholders—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Andrick, Geo. W.	Minneapolis, Minn.	900 00	900 00
Bulman, W. J.	Winnipeg, Man.	2,500 00	250 00
Curtiss, G. W.	Minneapolis, Minn.	51,500 00	7,265 00
Curtiss, Lillian	"	100 00	100 00
Curtiss, Marjorie	"	100 00	100 00
Engan, A.C.	"	5,050 00	505 00
Fingard, L.M.	Winnipeg, Man.	7,950 00	1,155 00
Fisch, M. L.	Windom, Minn.	500 00	500 00
Fraser, C.B.	Minneapolis, Minn.	5,000 00	500 00
Gage, W. H.	"	5,000 00	500 00
Gibson, H.S.	"	500 00	500 00
Gillam, C. W.	Windom, Minn.	1,000 00	1,000 00
Graham, R. B.	Winnipeg, Man.	2,550 00	255 00
Gray, Mrs. A.	"	2,500 00	250 00
Hanslip, Chas. E.	"	2,500 00	250 00
Halverson, C.H.	Minneapolis, Minn.	1,000 00	1,000 00
Hartigan, J. A.	St. Paul, Minn.	1,150 00	1,150 00
Hartigan, J. E.	"	100 00	100 00
Jeffers, W. R.	Windom, Minn.	350 00	350 00
King, H. J.	Toronto, Ont.	50 00	5 00
McMichael, M.J.	Minneapolis, Minn.	265,950 00	28,395 00
McMichael, J. A.	"	2,150 00	980 00
McMichael, O. H.	"	1,250 00	1,250 00
Smith, E. E.	"	5,000 00	500 00
Smith, F. O.	"	10,000 00	1,000 00
Sawyer, G. G.	Annandale, Minn.	500 00	500 00
Thomas, C. C.	Minneapolis, Minn.	20,550 00	2,505 00
Turner, J. S.	Winnipeg, Man.	2,500 00	1,000 00
Warner, A. E.	St. Paul, Minn.	10,000 00	1,000 00
Warner, E. S.	"	50,000 00	5,000 00
Warner, F. A.	"	10,000 00	1,000 00
Warner, L. F.	"	30,300 00	3,300 00
Worhan, T. T.	Minneapolis, Minn.	1,500 00	1,500 00
Totals		$500,000 00	$ 64,565 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1918.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Aubry, J. B. A.	Montréal, Qué.	10	1,000 00	200 00
Allard, Amédée	Maisonneuve, Qué.	2	200 00	40 00
Aird & Son, Reg.	Montréal, Qué.	2	200 00	40 00
Auclair, C. & Frère	Québec, Qué.	1	100 00	20 00
Archambault, O.	Montréal, Qué.	5	500 00	100 00
Allard & Boyer	"	1	100 00	20 00
Allard, N. & Fils	"	1	100 00	20 00
Allard & Frère	"	1	100 00	20 00
Ainey, Jos.	"	100	10,000 00	2,000 00
Ainey, Nap.	"	1	100 00	20 00
Acme Paper Box Co.	"	2	200 00	40 00
Brien, J. A. & Cie	"	10	1,000 00	200 00
Berthiaume, Zéphirin	"	1	100 00	20 00
Brunet, J. C. & Cie	"	10	1,000 00	200 00
Beauchemin, Alfred	Sorel, Qué.	5	500 00	100 00
Baillargeon, J. B.	Montréal, Qué.	100	10,000 00	2,000 00
Bélair, A.	Maisonneuve, Qué.	5	500 00	100 00
Baillargeon, Pacifique	"	2	200 00	40 00
Briard, Joseph	Montréal, Qué.	5	500 00	100 00
Blanchard, J. E.	"	2	200 00	40 00
Bonhomme, Jos. Ltée	"	5	500 00	100 00
Baillargeon, A. F.	"	1	100 00	20 00
Brunelle & Bernier	"	5	500 00	100 00
Bourdon, J. E.	Maisonneuve, Qué.	12	1,200 00	240 00
Bourdon, Léandre	"	2	200 00	40 00
Bourdon, Wilfrid	"	2	200 00	40 00
Bourque, Jos.	Hull, Qué.	10	1,000 00	200 00
Brault, Pierre	Montreal, Que.	3	300 00	60 00
Bourdon, Camille	"	10	1,000 00	200 00
Brunet, F. C.	Lachine, Qué.	1	100 00	20 00
Beauchamp, Narcisse	Montreal, Qué.	2	200 00	40 00
Bleau, Ovila.	"	2	200 00	40 00
Bernier, J. H.	"	1	100 00	20 00
Barsalou, J. & Cie, Ltée	"	5	500 00	100 00
Bissonnette, F. X.	St. Paul d'Abbotsford	5	500 00	100 00
Brouillard, O.	Drummondville, Qué.	2	200 00	40 00
Blain, N.	Montréal, Qué.	1	100 00	20 00
Barbeau, Omer	Québec, Qué.	1	100 00	20 00
Borne, L.	"	5	500 00	100 00
Blais, J. E.	"	2	200 00	40 00
Bélanger, Edm. & Cie	Montréal, Qué.	5	500 00	100 00
Bourdon, J. L.	L'Epiphanie	2	200 00	40 00
Blain, A.	Maisonneuve, Qué.	5	500 00	100 00
Bisaillon, J. E. & Cie	Montréal, Qué.	1	100 00	20 00
Brouillette, P.	"	2	200 00	40 00
Bezner, M. C.	Ste. Anne de Bellevue.	10	1,000 00	200 00
Bourgie, H.	Montréal, Qué.	13	1,300 00	260 00
Bourguignon, Jules	"	2	200 00	40 00
Bélair, A. P.	"	2	200 00	40 00
Beaunoyer & Brouillet	"	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Bluteau, H. P.	Outremont, Qué.	1	100 00	20 00
Beauchamp, A.	Hull, Qué.	1	100 00	20 00
Beaudry, Henri	Montréal, Qué.	10	1,000 00	200 00
Brochu, Camille	"	4	400 00	80 00
Bellefeuille & Ferron	Trois Rivières, Qué.	2	200 00	40 00
Boivin, Johnny	"	1	100 00	20 00
Bourque, Armand	Lavaltrie, Qué.	5	500 00	100 00
Burelle, M.	Montréal, Qué.	1	100 00	20 00
Bonhôte, Dame Clorinthe	"	100	10,000 00	2,000 00
Brossard, J. A.	"	5	500 00	100 00
Bisson, J. N. E.	"	10	1,000 00	200 00
Brosseau, J. A.	"	25	2,500 00	500 00
Beaudoin, Dame M. C.	Maisonneuve, Qué.	5	500 00	100 00
Casson, Zotique	Montréal, Qué.	2	200 00	40 00
Cloutier, J. R.	Maisonneuve, Qué.	5	500 00	100 00
Chénard, J. D.	Berthierville, Qué.	3	300 00	60 00
Chouinard, J. I.	Montréal, Qué.	5	500 00	100 00
Chapleau, F. X.	"	3	300 00	60 00
Casavant & Frère	St. Hyacinthe, Qué.	5	500 00	100 00
Choquette, Arsène	Maisonneuve, Qué.	5	500 00	100 00
Chouinard, Michel	"	10	1,000 00	200 00
Copping, William	Joliette, Qué.	25	2,500 00	500 00
Chartrand, J. A.	Montréal, Qué.	5	500 00	100 00
Corbeil, Emile	"	3	300 00	60 00
Corbeil, Arthur	"	3	300 00	60 00
Constantineau, O.	"	132	13,200 00	2,640 00
Clark, Frank E.	Magog, Co. Stanstead	2	200 00	40 00
Contant, H.	Montreal, Qué.	10	1,000 00	200 00
Charland, Zénon	"	5	500 00	100 00
Corbeil, Prima	"	1	100 00	20 00
Côté, Victor	Ville Emard, Qué.	1	100 00	20 00
Côte Bros. & Burritt	Montréal, Qué.	45	4,500 00	900 00
Charette, James	"	1	100 00	20 00
City Ice Co., Limited	"	30	3,000 00	600 00
Chalifoux, H.	Maisonneuve, Qué.	1	100 00	20 00
Chartier, Jos.	Montréal, Qué.	1	100 00	20 00
Chalifour, J. O.	Québec, Qué.	2	200 00	40 00
Cantin, Wilfrid	"	5	500 00	100 00
Crevier, Alph.	Montréal, Qué.	3	300 00	60 00
Côté, Jos.	St. Hyacinthe, Qué.	1	100 00	20 00
Cyr, Damien	Ste. Rose, Qué.	1	100 00	20 00
Charlebois, P. J.	Montréal, Qué.	1	100 00	20 00
Côte, Napoléon	"	20	2,000 00	400 00
Côté, Michel	"	10	1,000 00	200 00
Cassidy, H. R.	Maisonneuve, Qué.	1	100 00	20 00
Chagnon & Beaulieu	Montréal, Qué.	1	100 00	20 00
Charron, R.	"	1	100 00	20 00
Caisse, Maxime	"	1	100 00	20 00
Charbonneau & Deguise	"	2	200 00	40 00
Côté, G. J. Ernest	Québec, Qué.	2	200 00	40 00
Chartrain, Philippe	Trois Rivières, Qué.	10	1,000 00	200 00
Crépeau, Jules	Montréal, Qué.	10	1,000 00	200 00
Charpentier, T.	"	50	5,000 00	1,000 00
Champagne, H. Geo.	"	20	2,000 00	400 00
Dupont & Frère	Maisonneuve, Qué.	2	200 00	40 00
Dufresne & Locke, Ltd.	"	10	1,000 00	200 00
Duhamel, J. B.	Notre Dame de Grâces	30	3,000 00	600 00
Dupuis & Lefebvre	Montréal, Qué.	10	1,000 00	200 00
Daoust, Jos.	"	5	500 00	100 00
Davignon, J. P.	"	2	200 00	40 00
Desrochers, Geo. Pite	Joliette, Qué.	1	100 00	20 00
Desjardins & Gélinas	Montréal, Qué.	2	200 00	40 00
Deslongchamps, Arthur	Maisonneuve, Qué.	2	200 00	40 00
David, O.	Montréal, Qué.	2	200 00	40 00
Denis, Jos.	"	10	1,000 00	200 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Dugas, D. & Cie	Montréal, Qué	5	500 00	100 00
Déchaux, A. F	"	5	500 00	100 00
Déchaux, Elie	"	5	500 00	100 00
Daigle, T	"	1	100 00	20 00
Deslauriers, Jos	Ville Emard, Qué	2	200 00	40 00
Dupuis, J. P. Reg.)	Verdun, Qué	5	500 00	100 00
Duranceau & Durançeau	Ville Emard, Qué	5	500 00	100 00
Daleggio, F	Montréal, Qué	1	100 00	20 00
Dubeau, J. G	"	101	10,100 00	2,020 00
Dussault, J. C. H	"	186	18,600 00	3,720 00
Dussault, Arsène	Maisonneuve, Qué	1	100 00	20 00
Dansereau, Felix	Montréal, Qué	2	200 00	40 00
Drummond Shirt Co., Ltd	Drummondville, Qué	3	300 00	60 00
Daigneault, F. H	Acton Vale, Qué	10	1,000 00	200 00
Denis, Isaie	Montréal, Qué	1	100 00	20 00
Dupré, J. B	"	10	1,000 00	200 00
Duchaine, J. A	Québec, Qué	100	10,000 00	2,000 00
Drolet, F. X	Québec, Qué	5	500 00	100 00
Dorval, Théodule	"	2	200 00	40 00
Duchaine, L	"	5	500 00	100 00
Dubé, Anselme	Trois Rivières, Qué	3	300 00	60 00
Demers, A	Montreal, Qué	1	100 00	20 00
Dupuis, L. N	"	120	12,000 00	2,400 00
Dubrule, C	"	43	4,300 00	860 00
Dagenais, Jos	"	1	100 00	20 00
Dalcourt, Ludger	"	5	500 00	100 00
Desmarais, S. E. & Cie	Richmond, Qué	1	100 00	20 00
Dupras, Didier	Montréal, Qué	2	200 00	40 00
Dagenais, M	"	1	100 00	20 00
David Wilfrid	"	5	500 00	100 00
Deschamps, Alex	"	5	500 00	100 00
Dupuis, Rosaire, N. P	"	10	1,000 00	200 00
Dostuler, Dame Albina T	Joliette, Qué	5	500 00	100 00
Dansereau, J. H	Trois Rivières, Qué	5	500 00	100 00
Demers & Sarazin	Montréal, Qué	1	100 00	20 00
DesRosiers, Agapit	"	10	1,000 00	200 00
Dussault, J. C. H. (in trust)	"	5	500 00	100 00
Deserres, G	"	118	11,800 00	2,360 00
Derome, W. J., M.D	"	100	10,000 00	2,000 00
Drouin, Joseph	Maisonneuve, Qué	5	500 00	100 00
Dominion Die Co	"	2	200 00	40 00
Dupré, Joseph Israel	Montréal, Qué	25	2,500 00	500 00
Ethier, Arthur	"	1	100 00	20 00
Ethier, J. A. C., M.D	Sherbrooke, Qué	5	500 00	100 00
Fortin, J. P. Abel & Cie	Maisonneuve, Qué	5	500 00	100 00
Filion, A. & Frère	Montréal, Qué	5	500 00	100 00
Falardeau, Cyrille	Québec, Qué	3	300 00	60 00
Fortier, Nazaire & Cie	"	5	500 00	100 00
Fortin, D	Montréal, Qué	10	1,000 00	200 00
Ferland, J. O. & Frère	L'Epiphanie, Qué	2	200 00	40 00
Farand & Delorme	Montréal, Qué	10	1,000 00	200 00
Fittes-Jean	"	1	100 00	20 00
Fortin, A	"	1	100 00	20 00
Fleury, F. A., M.D	"	10	1,000 00	200 00
Frenette, Arsène	"	2	200 00	40 00
Fortier, L. E., M.D	"	50	5,000 00	1,000 00
Favreau & Corbeau	"	3	300 00	60 00
Faribault, Norbert	"	5	500 00	100 00
Fontaine, Gustave	"	5	500 00	100 00
Forest, Mde. Roch	"	10	1,000 00	200 00
Guertin & Bouchard	"	2	200 00	40 00
Gagnon, J. A	Maisonneuve, Qué	1	100 00	20 00
Gauthier, A	Montréal, Qué	1	100 00	20 00
Gougeon, Josaphat	Maisonneuve, Qué	5	500 00	100 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Grenier, E. P., M.D.	Montréal, Qué.	10	1,000 00	200 00
Grothé, L. O., & Cie	"	5	500 00	100 00
Gagnon, J. O.	"	2	200 00	40 00
Grothé, F. A.	"	5	500 00	100 00
Gratton, Alph.	Maisonneuve, Qué.	2	200 00	40 00
Gobeille, F. & Fils	Montréal, Qué.	5	500 00	100 00
Giguère, L. & Cie	"	10	1,000 00	200 00
Gauthier, Provost & Frère	"	6	600 00	120 00
Gaudreau, F. C.	"	2	200 00	40 00
Gingras & Cie	"	1	100 00	20 00
Guay, F. X.	"	2	200 00	40 00
Goudreau, C. & Cie	"	1	100 00	20 00
Gosselin, Origène	Drummondville, Qué.	1	100 00	20 00
Germain, Louis	Montréal, Qué.	3	300 00	60 00
Glibert, Paye & Cie	"	5	500 00	100 00
Goulet, O.	Québec, Qué.	5	500 00	100 00
Gratton, J. B.	Montréal, Qué.	10	1,000 00	200 00
Gélinas, C. P.	Trois Rivières, Qué.	2	200 00	40 00
Girard & Godin	"	5	500 00	100 00
Godin, J. N.	"	2	200 00	40 00
Guay, Eugène	Montréal, Qué.	1	100 00	20 00
Giard, B.	"	1	100 00	20 00
Gagnon, Abundius	"	1	100 00	20 00
Gagnon, G	Thurso, Qué.	1	100 00	20 00
Granger, Ulric	Montréal, Qué.	10	1,000 00	200 00
Gingras, Alphonse	Québec, Qué.	100	10,000 00	2,000 00
Gagnier, L. A., M.D.	Montréal, Qué.	100	10,000 00	2,000 00
Gervais, J. T.	"	1	100 00	20 00
Goulet, Théo.	"	1	100 00	20 00
Guilbault, T.	"	15	1,500 00	300 00
Grégoire, Adrien	Notre-Dame de Grâce.	3	300 00	60 00
Gauthier, H. Enrg.	Montréal, Qué.	10	1,000 00	200 00
Germain, & Frère	Trois Rivières, Qué.	10	1,000 00	200 00
Girard, Philippe	Montréal, Qué.	1	100 00	20 00
Giroux, J. H.	Trois Rivières, Qué.	1	100 00	20 00
Gadoury, Jos.	Montréal, Que.	3	300 00	60 00
Gagnon, Alfred	"	5	500 00	100 00
Gauthier, Z. & Cie	"	1	100 00	20 00
Gauthier, Mde. Henri	"	15	1,500 00	300 00
Giroux, J. B.	"	1	100 00	20 00
Gignac, J. L.	Maisonneuve, Qué.	5	500 00	100 00
Guilbault, J. A.	Montréal, Qué.	10	1,000 00	200 00
Holley, T.	St-Hyacinthe, Qué.	5	500 00	100 00
Hébert, Elzéar	Montréal, Qué.	1	100 00	20 00
Hardy, J. E.	"	2	200 00	40 00
Hall Bros	"	1	100 00	20 00
Hayes, W. E.	"	100	10,000 00	2,000 00
Hébert, Paul	Québec, Qué.	5	500 00	100 00
Hamelin, Chs. & Fils	Trois Rivières, Que.	6	600 00	120 00
Hirbour, A. F. G.	Montréal, Qué.	50	5,000 00	1,000 00
Hamelin, Chs.	Trois Rivières, Que.	10	1,000 00	200 00
Hamelin, Chs. Ed.	"	5	500 00	100 00
Hickey & Aubut	Montréal, Qué.	2	200 00	40 00
Joubert, S. D. (In trust)	Outremont, Qué.	10	1,000 00	200 00
Joubert, J. J. Ltée	Montréal, Qué.	2	200 00	40 00
Jobin, Elie, Ltée	Québec, Qué.	1	100 00	20 00
Jobin & Paquette	"	2	200 00	40 00
Jinchereau, J. B. & Lamonde, P. A.	"	5	500 00	100 00
Jobin, Chrysanthe	"	1	100 00	20 00
Jauvin, Philippe	Lac St-Jean, Qué.	20	2,000 00	400 00
Jarry, Stanislas	St-Laurent, Qué.	32	3,200 00	640 00
Kochenburger, Daniel	Montréal, Qué.	5	500 00	100 00
Kieffer Bros.	"	1	100 00	20 00
La Cie Carrière & Frère Ltée	"	10	1,000 00	200 00
Legault, Arsène	"	1	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Laurier, Jos	Montréal, Que	10	1,000 00	200 00
Lamy, P. & Frère	"	1	100 00	20 00
Lalongé, Cléophas	Maisonneuve, Qué	2	200 00	40 00
Lanthier, F. X. R	"	10	1,000 00	200 00
Lavigueur, J. R	Montréal, Qué	5	500 00	100 00
Landreville & Huard	"	1	100 00	20 00
Lefebvre, William	"	1	100 00	20 00
Larivière, A. C	"	1	100 00	20 00
Lymburner, Limited	"	2	200 00	40 00
Lamarche, J. P	"	100	10,000 00	2,000 00
Limoges, Olivier	"	1	100 00	20 00
Lebel, Geo	"	10	1,000 00	200 00
Latourelle, T	"	10	1,000 00	200 00
Laria, G. E., M.D	"	195	19,500 00	3,900 00
Laurent & Frère	"	5	500 00	100 00
Librairie Beauchemin Ltée	"	10	1,000 00	200 00
Larivière & Paquette	"	1	100 00	20 00
Laverdure, William	Guybourg, Qué	2	200 00	40 00
Lefrançois, Chs	Montréal, Qué	1	100 00	20 00
Leboeuf, J. H. & Cie	Ville St-Pierre, Qué	5	500 00	100 00
Lemay, Albéric	Viauville, Qué	1	100 00	20 00
Legault, J. & Cie	Montréal, Qué	5	500 00	100 00
Lauzon & Ethier	"	1	100 00	20 00
Labelle, Eusèbe	Pont-Viau, Co. Laval	1	100 00	20 00
La Fonderie de Victoriaville	Victoriaville, Qué	2	200 00	40 00
Lambert, Arthur	"	2	200 00	40 00
La Cie, Cantin & Fils	Warwick, Co. Arthabaska, Qué	1	100 00	20 00
Lefrançois, Jos	Québec, Qué	5	500 00	100 00
La Cie de Machinerie Mercier	Lévis, Qué	5	500 00	100 00
Lachance & Tanguay	Québec, Qué	5	500 00	100 00
Larochelle, J. H. & Fils	"	2	200 00	40 00
Laroeque, Pascal	Montréal, Qué	5	500 00	100 00
Leduc & Fortin	Beauharnois, Qué	5	500 00	100 00
La Cie. Gauthier & Frère	Québec, Qué	10	1,000 00	200 00
Larose, W	Montréal, Qué	2	200 00	40 00
La Cie. Buanderie à Vapeur	Trois Rivières, Qué	2	200 00	40 00
Lymburner, T. & Fils	"	5	500 00	100 00
Limoges & Cie	Terrebonne, Qué	2	200 00	40 00
Leclair, J. U. & Cie., Enrg	Maisonneuve, Qué	1	100 00	20 00
Lafond, F. X	Montréal, Qué	10	1,000 00	200 00
Labelle, Félix	Ste. Rose de Laval, Qué	5	500 00	100 00
Long, Geo	Los Angeles, Californie	2	200 00	40 00
Lanoix, J. C	Montréal, Qué	1	100 00	20 00
Labreeque, Nap	Sherbrooke, Qué	5	500 00	100 00
Lacroix, Jos	Montréal, Qué	3	300 00	60 00
Laflamme, Albert	"	2	200 00	40 00
Landry, Jos	"	3	300 00	60 00
La Cie. Savoie Guay	Plessisville, Qué	2	200 00	40 00
Laberge, R	Montréal, Qué	1	100 00	20 00
Legault & Frère	"	10	1,000 00	200 00
Lajeunesse, W	"	5	500 00	100 00
Larose, Alcide L	"	10	1,000 00	200 00
Lamarche, Joseph	"	2	200 00	40 00
Landry, J. A., N.P	"	5	500 00	100 00
Lebeau, Chs. W	"	20	2,000 00	400 00
Lessard, C. E	"	5	500 00	100 00
Langevin, J. H	"	1	100 00	20 00
Lavoie & Lavoie	"	3	300 00	60 00
Landreau, Geo	"	1	100 00	20 00
Lafleur, Jos	Ste. Agathe des Monts	5	500 00	100 00
Langevin, Ferdinand	Waterloo, Qué	1	100 00	20 00
Lapalme, H. J. & Fils	Montréal, Qué	2	200 00	40 00
Lafontaine, Aimé	"			

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Lafontaine, C. P.	Montréal, Qué.	2	200 00	40 00
Lamontagne, Aimé	"	2	200 00	40 00
Laporte & Forest	"	2	200 00	40 00
Laperrière, Donat	"	3	300 00	60 00
Laporte, Martin, Ltée	"	1	100 00	20 00
La Parisienne Shoe Co	Maisonneuve, Qué.	2	200 00	40 00
Lamontagne, Racine & Cie	Québec, Qué.	2	200 00	40 00
Labrecque, J. O. & Cie	Montréal, Qué.	1	100 00	20 00
Levasseur, Henri	Victoriaville, Qué.	1	100 00	20 00
La Cie. Industrielle de Joliette	Joliette, Qué.	5	500 00	100 00
Lamarche, J. A., Ptre	L'Asomption, Qué.	5	500 00	100 00
Morin, J. T.	Montréal, Qué.	10	1,000 00	200 00
Martin, Frères & Cie., Ltée	"	5	500 00	100 00
Marchand, C. A.	"	10	1,000 00	200 00
Martineau, O. & Fils, Ltée	"	20	2,000 00	400 00
Meunier, Elie	St. Jérome, Qué.	1	100 00	20 00
Morin, L. P. & Fils	St. Hyacinthe, Qué.	5	500 00	100 00
Mathieu, J. O	Montréal, Qué.	10	1,000 00	200 00
Martineau, & Prénoveau	"	25	2,500 00	500 00
Mercure, Alfred	"	10	1,000 00	200 00
Meunier, E.	"	2	200 00	40 00
Meunier & Cie. Frs.	Ahuntsic, Qué.	1	100 00	20 00
Marsan & Frère	Montréal, Qué.	5	500 00	100 00
Morin, Clovis	"	3	300 00	60 00
Marcotte, A., M.D.	St. Basile, Co. Portneuf.	2	200 00	40 00
Martial, Jos. & Fils	Maisonneuve, Qué.	1	100 00	20 00
Marchand, Antoine	St. Tite, Co. Champlain	2	200 00	40 00
Millen & Frère	Ahuntsic, Qué.	3	300 00	60 00
Meunier, O. B.	Maisonneuve, Qué.	1	100 00	20 00
Mercure, A.	Drummondville, Qué.	2	200 00	40 00
Martin, Cyrisse	Montréal, Qué.	15	1,500 00	300 00
Massicotte, J. P. H., M.D.	Victoriaville, Qué.	2	200 00	40 00
Morrissette, C. E. Emile Ltée	Québec, Qué.	5	500 00	100 00
Malo, Edgar	Montréal, Qué.	1	100 00	20 00
Marineau, Henri	Maisonneuve, Qué.	1	100 00	20 00
Marchand, Zéphirin & Fils	Trois Rivières, Qué.	5	500 00	100 00
Marion, J. P.	Marion Station, Co. Labelle, Qué.	1	100 00	20 00
Massicotte, L.	Montréal, Qué.	2	200 00	40 00
McLaren, W. Frederick	"	2	200 00	40 00
McLaren, R. W.	"	1	100 00	20 00
Millette, Léonile	Rosemont, Qué.	5	500 00	100 00
Mercure, J. Rosario	Montréal, Qué.	1	100 00	20 00
Marchand, O.	"	1	100 00	20 00
Mageau, J. E.	L'Epiphanie, Qué.	5	500 00	100 00
Marier, J. A.	Montréal, Qué.	5	500 00	100 00
Martineau, J. B.	Maisonneuve, Qué.	4	400 00	80 00
Martineau, J. O.	Montreal, Qué.	25	2,500 00	500 00
Marcoux, G.	"	5	500 00	100 00
Morin, J. H. G., M.D.	Ottawa, Ont.	5	500 00	100 00
Martel, J. L. H., M.D.	Montréal, Qué.	25	2,500 00	500 00
Marsh, Mrs. Annie M.	Québec, Qué.	5	500 00	100 00
Martineau, O.	Montréal, Qué.	100	10,000 00	2,000 00
Normand, A. N.	Montmagny, Qué.	10	1,000 00	200 00
Noel, L. O.	Sherbrooke, Qué.	1	100 00	20 00
Normand & Legaré	Montréal, Qué.	2	200 00	40 00
Normandin, Ovide	"	50	5,000 00	1,000 00
Ouellette & St. Pierre	St. Lambert, Qué.	1	100 00	20 00
Préfontaine, Thos., Jr	Montréal, Qué.	10	1,000 00	200 00
Pariseau & Frère	"	1	100 00	20 00
Parent, J. C.	"	10	1,000 00	200 00
Pichette, Alfred	"	1	100 00	20 00
Paquette, Ferdinand	"	2	200 00	40 00
Pepin, E. M. R.	St. Basile, Co. Portneuf.	2	200 00	40 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Pauze & Gohier	Montreal, Qué.	2	200 00	40 00
Pepin, D. E.	Magog, Co. Stanstead	1	100 00	20 00
Presseau, J. A.	Montreal, Qué.	1	100 00	20 00
Pichè, J. G., M.D.	" "	75	7,500 00	1,000 00
Paradis & Boisvert	" "	1	100 00	20 00
Prud'homme & Frère	Verdun, Qué.	1	100 00	20 00
Perrault Printing Co.	Montreal, Qué.	1	100 00	20 00
Pouliot, Arthur	Québec, Qué.	1	100 00	20 00
Panneton, E. F.	Trois Rivières, Qué.	4	400 00	80 00
Préfontaine, E. & Fils	Longueuil, Qué.	5	500 00	100 00
Pagé, Philémon	Montréal, Qué.	7	700 00	140 00
Patenaude, Eugène	Outremont, Qué.	5	500 00	100 00
Paquette, Achille & Albert, Drs.	Québec, Qué.	30	3,000 00	600 00
Picotte, J. N., M.D.	Montréal, Qué.	20	2,000 00	400 00
Papineau, C. L.	Outremont, Qué.	10	1,000 00	200 00
Papineau, G.	Montréal, Qué.	5	500 00	100 00
Parker, W. H.	Buckingham, Qué.	1	100 00	20 00
Peters, L. J., Ltd	Québec, Qué.	1	100 00	20 00
Perras, O.	Montréal, Qué.	1	100 00	20 00
Papineau, Hormidas	"	1	100 00	20 00
Patenaude, O.	"	10	1,000 00	200 00
Paquin, J. H.	Outremont, Qué.	5	500 00	100 00
Pagé, J. E. Chs.	Montréal, Qué.	1	100 00	20 00
Prévost, Adolphe	"	5	500 00	100 00
Picard, Léger	Québec, Qué.	3	300 00	60 00
Phaneuf, Ed.	Maisonneuve, Qué.	1	100 00	20 00
Pelletier, J.	Montréal, Qué.	50	5,000 00	1,000 00
Phaneuf, J. E.	St. Hugues, Qué.	10	1,000 00	200 00
Robin & Frères	Montréal, Qué.	2	200 00	40 00
Roberge, Jos.	"	2	200 00	40 00
Rhéaume, Joseph	Maisonneuve, Qué.	5	500 00	100 00
Roger, Alphée	Pont-Viau, Co. Laval	1	100 00	20 00
Richard, Archibald	Maisonneuve, Qué.	1	100 00	20 00
Reed, Walter	Montréal, Qué.	1	100 00	20 00
Robillard, H.	"	3	300 00	60 00
Richard, Elie	Québec, Qué	1	100 00	20 00
Robillard, Clément	Montréal, Qué.	100	10,000 00	2,000 00
Riopel, Edmond	Rosemont, Qué.	1	100 00	20 00
Rhéaume, Arthur	Montréal, Qué.	2	200 00	40 00
Riberdy, J. A., M.D.	La Tuque Falls, Qué.	10	1,000 00	200 00
Royal Toilet Service	Montréal, Qué.	6	600 00	120 00
Robin, L. E.	"	3	300 00	60 00
Rousseau, Alf.	"	1	100 00	20 00
Ready, Arthur	"	10	1,000 00	200 00
Sarrasin, Nap.	"	5	500 00	100 00
St. Amand, Joseph	"	5	500 00	100 00
Sheppard, Jas. & Son	Sorel, Qué.	5	500 00	100 00
Saumure, Philippe	Montréal, Qué.	5	500 00	100 00
Sauvageau, Ucrisse	"	1	100 00	20 00
Shinnick, J. A.	"	5	500 00	100 00
Sauriol, Joseph	"	10	1,000 00	200 00
Savard, Donat	Maisonneuve, Qué.	1	100 00	20 00
Senécal & Quidoz	Ste. Therèse, Qué.	2	200 00	40 00
Sicotte, Josephat	Maisonneuve, Qué.	1	100 00	20 00
Sauvé, Télesphore	Verdun, Qué.	5	500 00	100 00
Standard Line & Quarry Co., Ltd.	Joliette, Qué.	5	500 00	100 00
Simard, Maxime	Maisonneuve, Qué.	2	200 00	40 00
Strachan, James Reg.	Montréal, Qué.	5	500 00	100 00
Strachan, A. & L.	"	2	200 00	40 00
Séminaire, St. Sulpice	"	100	10,000 00	2,000 00
Surveyer, L. J. A.	"	10	1,000 00	200 00
Sauvé, Chs., M.V.	St. Guillaume d'Upton.	4	400 00	80 00
St. Pierre, J. C., M.D.	Sherbrooke, Qué.	80	8,000 00	1,600 00
Tremblay, J. E.	Montréal, Qué.	10	1,000 00	200 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Tardif, O.	Maisonneuve, Qué.	2	200 00	40 00
Tremblay, F.	Montréal, Qué.	10	1,000 00	200 00
Tessier, Edouard	Maisonneuve, Qué.	10	1,000 00	200 00
Tardif, Wilfrid	Viauville, Qué.	30	3,000 00	600 00
The Standard Paper Box Co., Ltd	Montréal, Qué.	1	100 00	20 00
The King Paper Box Co., Ltd	Maisonneuve, Qué.	2	200 00	40 00
Tessier, H	Montréal, Qué.	5	500 00	100 00
The Tourville Lumber Mills	"	10	1,000 00	200 00
The Victoriaville Furniture Co	Victoriaville, Qué.	5	500 00	100 00
The Victoria Clothing Co	"	1	100 00	20 00
The Canadian Rattan Chair Co., Ltd	"	2	200 00	40 00
The Canada Mattress Mfg. Co	"	3	300 00	60 00
The Canadian Buffalo Forge Co	Montreal, Qué.	1	100 00	20 00
Tourigny & Marois	Québec, Qué.	5	500 00	100 00
Terreau & Racine	"	5	500 00	100 00
Thivierge, Eugène	"	5	500 00	100 00
The Royal Paper Box Co	"	5	500 00	100 00
Turmaine, Narcisse	Montréal, Qué.	1	100 00	20 00
Thériault, J. E.	"	50	5,000 00	1,000 00
Thouin, Gaspard	"	75	7,500 00	1,500 00
Thériault, P.	Montréal, Qué.	2	200 00	40 00
Truchon, Henri	"	5	500 00	100 00
Trudeau, J. C. E.	"	20	2,000 00	400 00
Tourigny, Paul	Victoriaville, Qué.	3	300 00	60 00
Villeneuve, L. & Co	Montreal, Qué.	10	1,000 00	200 00
Vaillancourt, B.	"	2	200 00	40 00
Vessot, S.	Joliette, Qué.	10	1,000 00	200 00
Viau, I. & Fils	St. Jérome, Qué.	2	200 00	40 00
Varin, Victor	Montréal, Qué.	1	100 00	20 00
Vadeboncoeur, Edmond	"	5	500 00	100 00
Vaillancourt, Louis	"	1	100 00	20 00
Vézina, Chas., Engr.	Québec, Qué.	2	200 00	40 00
Valois, J. J.	Outremont, Qué.	5	500 00	100 00
Villeneuve, L.	Montréal, Qué.	10	1,000 00	200 00
Vincent, Paradis & Cie	"	1	100 00	20 00
Villeneuve, J. Arthur	"	80	8,000 00	1,600 00
Warwick Overall Co	Warwick Co., Arthab'n	1	100 00	20 00
Welhelmy, D.	Montréal, Qué.	1	100 00	20 00
Warren, Wilfred	"	20	2,000 00	400 00
Wayland, W. A.	"	5	500 00	100 00
Bélanger, O.	"	5	500 00	100 00
Carignan, J. Alex.	Trois Rivières, Qué.	1	100 00	20 00
Cambronne, Auguste	Montréal, Qué.	2	200 00	40 00
Fashion Craft Mfgs., Ltd	"	5	500 00	100 00
Grandbois, M. A., Engr.	St. Casimir, Qué.	10	1,000 00	200 00
Hamon & Hess	Montréal, Qué.	1	100 00	20 00
Quimet, Honorat	Ste. Rose, Qué.	2	200 00	40 00
Quintal, Omer	Montréal, Qué.	5	500 00	100 00
Quebec Glove Leather Mfr.	Limoilou, Qué.	1	100 00	20 00
Desormeaux, Jos.	Montréal, Qué.	2	200 00	40 00
Lapointe, Albert	Limoilou, Que.	2	200 00	40 00
Canada Lime & Builders Supply Co	Montréal, Qué.	2	200 00	40 00
Thomson, W. H.	Thurso, Qué.	5	500 00	100 00
Caron & Surprenant	Maisonneuve, Qué.	1	100 00	20 00
Constantineau, Paul	Montréal, Qué.	5	500 00	100 00
Dagenais, H.	"	9	900 00	180 00
Hamelin, T.	Trois Rivières, Qué.	5	500 00	100 00
Dupuis, J. N.	Montreal, Qué.	51	5,100 00	1,020 00
Totals		5,000	$500,000 00	$ 99,500 00

MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA.

LIST OF OFFICERS—(As at April 9, 1918.)

Fred Beard, jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; J. Pitt, Vice-Grand Dictator; M. J. O'Hara, Grand Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; A. J. Gearney; Grand Sergt.-at-Arms; M. Magee—Deputy Grand Secretary.

THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 13, 1918.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Décarie, K.C., H.A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Pérodeau, M.L.C.; E. A. Ouimet.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Beaubien, L. G & Co	Montreal, Que	30	300 00	300 00
Beauchemin, L. J. O	"	50	500 00	500 00
Beaudet, G	Victoriaville, Que	14	140 00	140 00
Beckit, O. G	Montreal, Que	100	1,000 00	1,000 00
Belleau, Neuville	Quebec, Que	150	1,500 00	1,500 00
Berger, Succ. Chas	Montreal, Que	50	500 00	500 00
Boisvert, J. H	Quebec, Que	17	170 00	170 00
Brassard, A. R	Montreal, Que	85	850 00	850 00
Brunet, P	"	25	250 00	250 00
Brassard, Evariste	"	20	200 00	200 00
Cardinal, Succ. J. T	"	50	500 00	500 00
Caron, Rev. J. B. T	St. Maurice, Que	100	1,000 00	1,000 00
Chaput, C	Montreal, Que	100	1,000 00	1,000 00
Charland, A	"	40	400 00	400 00
Clément, J. E	"	4,378	43,780 00	43,780 00
Clément, J. E. in trust	"	40	400 00	400 00
Clément, Mde. J. E	"	35	350 00	350 00
Copping, W. J	Joliette, Que	100	1,000 00	1,000 00
Clément, Succ. J. E., Sr	Montreal, Que	25	250 00	250 00
Chalifoux, J. H	"	100	1,000 00	1,000 00
D'Argencourt, L. O	"	100	1,000 90	1,000 00
Décarie, Hon. J	"	1,260	12,600 00	12,600 00
Dubuc, A	"	10	100 00	100 00
Dufour, J	St. Moise, Que	10	100 00	100 00
Ekers, H. A	Montreal, Que	375	3,750 00	3,750 00
Ethier, J	"	100	1,000 00	1,000 00
Josephine G. McAdam	"	100	1,000 00	1,000 00
Fiset, Hon. J. B. R	Ottawa, Ont	50	500 00	500 00
Fournier, J. E	Montreal, Que	25	250 00	250 00
Gariepy, H	"	20	200 00	200 00
Granger, F. J	"	50	500 00	500 00
Gouin, Sir Lomer	Quebec, Que	175	1,750 00	1,750 00
Grothé, R. O., A. A. and L. E	Montreal, Que	100	1,000 00	1,000 00
Lamy, H	"	50	500 00	500 00
Larue, L., Jr	"	50	500 00	500 00
Lemieux, J. H	Montreal, Que	25	250 00	250 00
Lespérance, A. P	"	50	500 00	500 00
Letendre, J. B	"	10	100 00	100 00
Larivière, Emery	"	300	3,000 00	3,000 00

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Langlais, Mde. Vve. Henri	Montreal, Que	75	750 00	750 00
Majeau, Jos	"	50	500 00	500 00
Mathieu, Suec. J. B. B	"	30	300 00	300 00
Maurault, Mde. L. B	L'Assomption, Que	400	4,000 00	4,000 00
Maedonald, J. R	Montreal, Que	25	250 00	250 00
McKergow, J	"	25	250 00	250 00
McNally, Mrs. Annie	"	275	2,750 00	2,750 00
Normandin, A	"	200	2,000 00	2,000 00
Normandin, J	"	50	500 00	500 00
Ouimet, Hon. J. A	"	160	1,600 00	1,600 00
Paterson, Mary Ethel	"	50	500 00	500 00
Pérodeau, Hon. N	"	2,100	21,000 00	21,000 00
La Banque d'Hochelaga	"	229	2,290 00	2,290 00
Pelletier, Hon. L. P	Quebec, Que	175	1,750 00	1,750 00
Phelan, F. E	Montreal, Que	10	100 00	100 00
Plouffe, H	"	30	300 00	300 00
Préfontaine, T	"	50	500 00	500 00
Prevost, E	"	11	110 00	110 00
Philps, A	Huntingdon, Que	20	200 00	200 00
Rainville, Henri F	Montreal, Que	50	500 00	500 00
Rainville, Hon. H. B	"	8,351	83,510 00	83,510 00
Rougier, P. V	"	10	100 00	100 00
Roy, Clothilde	"	50	500 00	500 00
Rainville, Eugénie A	"	500	5,000 00	5,000 00
Rainville, Paul	"	200	2,000 00	2,000 00
Séminaire de Montreal	"	685	6,850 00	6,850 00
Santoire, A. T. Z	St. Chrysostôme, Que	50	500 00	500 00
Savard, Mde. J. A	Montreal, Que	5	50 00	50 00
Simard, A	"	80	800 00	800 00
St. Germain, F	"	20	200 00	200 00
La Communauté des Sœurs de la Visitation Ste. Marie	Ottawa West, Ont	50	500 00	500 00
Thibaudeau, A	Montreal, Que	10	100 00	100 00
Toohey, J	"	25	250 00	250 00
Tremblay, W	"	10	100 00	100 00
Trenholm, W. H	"	10	100 00	100 00
Trudel, J. D	"	25	250 00	250 00
Vaillancourt, J. A	"	100	1,000 00	1,000 00
Villeneuve, Mde. J. B	"	50	500 00	500 00
Ward, J	"	20	200 00	200 00
Warren, J. L	"	100	1,000 00	1,000 00
Wilson, Hon. J. M	"	2,000	20,000 00	20,000 00
Ouimet, E. A	"	140	1,400 00	1,400 00
Lett, F. A	Barrie, Ont	50	500 00	500 00
Hudon, Marie Léa Cora	Waterloo, Que	50	500 00	500 00
Deslauriers, Nap	Montreal, Que	25	250 00	250 00
Totals		25,000	$250,000 00	$ 250,000 00

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Dec. 31, 1917.)

D. K. Ridout, Pres.; Chas. F. Dale and R. C. Holden, Vice-Pres.; W. T. Bradshaw, W. P. Murray, W. D'E. Strickland, J. D. Montgomery, A. W. Robertson, J. J. Meagher, K.C., M. J. Butler, C.M.G., W. S. Dresser.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			$ cts.	$ cts.
Bradshaw, W. T.	Toronto, Ont.	75	7,500 00	2,500 00
Dale, Chas. F.	Montreal, P.Q.	1,001	100,100 00	20,033 33
Dyment, A. E.	Toronto, Ont.	75	7,500 00	2,500 00
Gittleson, Leonard	Montreal, P.Q.	5	500 00	166 66
Mathias, P. F.	"	10	1,000 00	1,000 00
Meagher, J. J. (in trust)	"	80	8,000 00	6,000 00
Montgomery, J. D.	Toronto, Ont.	70	7,000 00	2,333 33
Murphy, Miss L. V.	Montreal, P.Q.	160	16,000 00	4,000 00
Murray, W. Parkyn	Toronto, Ont.	25	2,500 00	2,500 00
McCulloch, Miss J. H.	Montreal, P.Q.	10	1,000 00	333 33
Peacock, P. W.	"	130	13,000 00	3,000 00
Potter, P. E.	"	112	11,200 00	2,400 00
Strickland, W. D'E.	Toronto, Ont.	30	3,000 00	1,000 00
Holden, R. C.	Montreal, P.Q.	55	5,500 00	5,500 00
Macpherson, A. J.	"	30	3,000 00	1,000 00
Shirres, D. A.	"	30	3,000 00	1,000 00
Peacock, Wm.	Winnipeg, Man.	50	5,000 00	1,666 66
Ness, Mrs. M. S.	Ottawa, Ont.	10	1,000 00	333 33
Ridout, H. E.	Toronto, Ont.	10	1,000 00	333 33
Dickson, J. E. E.	Montreal, P.Q.	10	1,000 00	333 33
Birks, Gerald W.	"	30	3,000 00	1,000 00
Clelland, Wm.	"	25	2,500 00	833 33
Willmott, Jno. H.	Bracebridge, Ont.	40	4,000 00	4,000 00
Robertson, A. W.	Montreal, P.Q	130	13,000 00	3,000 00
Quinlan, Hugh	"	130	13,000 00	3,000 00
Meagher, Muriel C.	"	72	7,200 00	2,400 00
Dresser, W. S.	Sherbrooke, P.Q.	25	2,500 00	833 33
Meagher, Jno. J.	Montreal, P.Q.	30	3,000 00	1,000 00
Baillie, F. W.	Toronto, Ont.	50	5,000 00	1,666 66
Ridout, Douglas K.	"	225	22,500 00	4,500 00
McCulloch, Mrs. M. S	Montreal, P.Q.	10	1,000 00	333 33
Sproul Robert	Toronto, Ont.	4	400 00	133 33
Holden, Jas. C.	Montreal, P.Q.	25	2,500 00	2,500 00
Mosher, Mrs. M. C.	"	30	3,000 00	1,000 00
Wood, F. P.	Toronto, Ont.	50	5,000 00	1,666 67
Butler, Matthew, J.	Montreal, P.Q.	100	10,000 00	2,000 00
Doheny, Hugh	"	100	10,000 00	2,000 00
Bird, J. Godfrey	"	10	1,000 00	1,000 00
Totals		3,064	$306,400 00	$ 90,799 95

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 18, 1918.)

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Mather, D. F. Coyle, C. A. Adamson, W. A. Hebblewhite.

List of Shareholders—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Adamson, Long & McDonald	Winnipeg, Man.	50	5,000 00	1,500 00
Adair, Thos.	Treherne, Man.	12½	1,250 00	375 00
Adamson, J. E.	Winnipeg, Man.	25	2,500 00	750 00
Adamson, Mrs. Mary W	"	11	1,100 00	330 00
Adamson, Alan B.	"	35	3,500 00	1,050 00
Adamson, C. A.	"	108	10,800 00	3,240 00
Argue, Wm. P.	Vancouver, B.C.	2½	250 00	75 00
Appleton, Jno.	Toronto, Ont.	5	500 00	150 00
Axford, Annie	Winnipeg, Man.	3	300 00	90 00
Ashley, W. W.	Saskatoon, Sask.	13	1,300 00	390 00
Atkinson, C. L.	Wawanesa, Man.	10	1,000 00	300 00
Alpine, John Chas.	Joliet, Ill.	5	500 00	150 00
Adair, John	Treherne, Man.	5	500 00	150 00
Agnew, Thos. J.	Prince Albert, Sask.	13	1,300 00	390 00
Armitage, R. W.	Roland, Man.	13	1,300 00	390 00
Bell, Mrs. C. E.	Saskatoon, Sask.	100	10,000 00	3,000 00
Bain, Alex.	Winnipeg, Man.	25	2,500 00	750 00
Bettes, Jas. W.	"	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth	"	105	10,500 00	3,150 00
Bashford, Wm. B.	Rosthern, Sask.	100	10,000 00	3,000 00
Boggs, J. G.	Saskatoon, Sask.	50	5,000 00	1,500 00
Brock, J. H. (estate)	Winnipeg, Man.	4	400 00	120 00
Breton, Mrs. N.	Letellier, Man.	1	100 00	30 00
Bullman, W. J.	Winnipeg, Man.	5	500 00	150 00
Bray, G. H.	Morden, Man.	5	500 00	150 00
Bond, Amos	Roland, Man.	2½	250 00	75 00
Baker, A. H.	Rosebank, Man.	12½	1,250 00	375 00
Bristol, J. Wesley	Victoria, B.C.	25	2,500 00	750 00
Black, Miss Jean E.	Morden, Man.	2½	250 00	75 00
Bjorstead, Julius	St. Paul, Minn.	5	500 00	150 00
Black, John Henry	Morden, Man.	5	500 00	150 00
Brethour, R. W.	Hamiota, Man.	½	50 00	15 00
Christie, Jonas	Glenboro, Man.	12½	1,250 00	375 00
Campbell, A. A.	Vancouver, B.C.	2½	250 00	75 00
Campbell, L.	"	2½	250 00	75 00
Chambers, John Hudson	Winnipeg, Man.	13	1,300 00	390 00
Chadwick, Ashford (estate)	"	1	100 00	30 00
Church, Miss E. J.	"	5	500 00	150 00
Carlin, Mrs. Florence	Victoria, B.C.	15	1,500 00	450 00
Clarkson, Worrell	St. Paul, Minn.	1	100 00	30 00
Cameron, John A.	Rathwell, Man.	5	500 00	150 00
Chalmers, R. J.	Manitou, Man.	5	500 00	150 00
Cornwall, W. A.	Claresholm, Alta.	5	500 00	150 00
Carrothers, J. W.	Methven, Man.	12½	1,250 00	375 00
Cherry, Harry T.	Winnipeg, Man.	5	500 00	150 00
Coyle, D. F.	"	25	2,500 00	750 00
Chambers, Robert	Gretna, Man.	20	2,000 00	600 00
Campbell, R. J.	Boissevain, Man.	2½	250 00	75 00
Crawford, W. E.	Brandon, Man.	10	1,000 00	300 00
Cannon, Charles	Belmont, Man.	7½	750 00	225 00
Campbell, E. J.	Estevan, Sask.	5	500 00	150 00
Castell, Sophia A. H.	Belmont, Man.	5	500 00	150 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Clinkskill, James	Saskatoon, Sask	5	500 00	150 00
Couling, Pierce	Wawanesa, Man	5	500 00	150 00
Crease, Lindley	Victoria, B.C	2½	250 00	75 00
Chubb, Benjamin	North Vancouver, B.C.	12½	1,250 00	375 00
Carpenter, Oscar A	Sully, Iowa	12½	1,250 00	375 00
Coo, George H	Fort William, Ont	5	500 00	150 00
Crawford, Miss A. G	Ottawa, Ont	10	1,000 00	300 00
Canada Terr. Corporation	Winnipeg, Man	649	64,900 00	19,470 00
Drewry, E. L	"	5	500 00	150 00
Drewry, F. W	"	30	3,000 00	900 00
Dewart, E. H	"	5	500 00	150 00
Deans, W. J	Brandon, Man	13	1,300 00	390 00
Deeves, Griffin H	Chicago, Ill	10	1,000 00	300 00
Davidson, Gilbert E	Manitou, Man	5	500 00	150 00
Dundas, Henry	Miami, Man	7½	750 00	225 00
Denegre, James D	St. Paul, Minn	5	500 00	150 00
Dingwall, D. R. (estate)	Winnipeg, Man	2½	250 00	75 00
Duncan, James	Glenboro, Man	5	500 00	150 00
Dingle, G. S	Calgary, Alta	5	500 00	150 00
Elliott, A. J. and O. J. H	Wawanesa, Man	25	2,500 00	750 00
Elliott, A. J	Caranduff, Sask	13	1,300 00	390 00
Elliott, A. R	Chicago, Ill	10	1,000 00	300 00
Fess, W. P	Winnipeg, Man	31	3,100 00	930 00
Friesen, Jacob L	Gretna, Man	25	2,500 00	750 00
Friesen, Jacob P	"	50	5,000 00	1,500 00
Friesen, Peter J	"	25	2,500 00	750 00
Fahey, Joseph	Winnipeg, Man	50	5,000 00	1,500 00
Fisher, W. M	"	200	20,000 00	6,000 00
Fairbairn, Alex	Carnduff, Sask	12½	1,250 00	375 00
Fairbairn, Geo	"	12½	1,250 00	375 00
Foulds, A. H	"	8	800 00	240 00
Fitzhenry, W. D. Tight	Myrtle, Man	12½	1,250 00	375 00
Fleming, Edgar	Victoria, B.C	3	300 00	90 00
Fairfax, W. H	Holland, Man	7½	750 00	225 00
Frederickson, J. S	Glenboro, Maa	5	500 00	150 00
Frank, Mrs. R. W	Minto, Man	5	500 00	150 00
Farghay, John H	La Riviere, Man	½	50 00	15 00
Fife, Gordon	Crystal City, Man	5	500 00	150 00
Fellows, Archie	Victoria, B.C	5	500 00	150 00
Foulds, W. R	Carnduff, Sask	38	3,800 00	1,140 00
Fitzpatriek, Frank J	Newdale, Man	20	2,000 00	600 00
Grant, Geo. J	St. Paul, Minn	5	500 00	150 00
Galt, Geo. F	Winnipeg, Man	5	500 00	150 00
Guthrie, Archibald (estate)	St. Paul, Minn	5	500 00	150 00
Green, Jos. E	Wawanesa, Man	2½	250 00	75 00
Garbutt, O. D	Crystal City, Man	1	100 00	30 00
Gillen, Mrs. Maud	Winnipeg, Man	2½	250 00	75 00
Hebblewhite, W. A	"	100	10,000 00	3,000 00
Heubach, Mrs. Elizabeth H	Moatreal, Que	50	5,000 00	1,500 00
Harris, Henry	Victoria, B.C	3	300 00	90 00
Hettle, John	Fairfax, Man	1	100 00	30 00
Hamilton, Janet	Victoria, B.C	12½	1,250 00	375 00
Hall, J. D	Vancouver, B.C	5	500 00	150 00
Herriott, William	Souris, Man	5	500 00	150 00
Huston, James	Manitou, Man	5	500 00	150 00
Hodgson, James H	Roland, Man	37½	3,750 00	1,125 00
Hefford, Chas. W	Miami, Man	2½	250 00	75 00
Hedderley, John E	Grandview, Man	5	500 00	150 00
Hanson, A. H	Saskatoon, Sask	25	2,500 00	750 00
Hutchinson, H. W	Winnipeg, Man	100	10,000 00	3,000 00
Hay, Robert F	"	20	2,000 00	600 00
Hamilton, W. L	Passburg, Alta	50	5,000 00	1,500 00
Haverson, John H	Carman, Man	5	500 00	150 00
Higgins, A. F	Roland, Man	3	300 00	90 00
Halpenny, J	Winnipeg, Man	12½	1,250 00	375 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Holditch, Miss Constance M.	Winnipeg, Man.	5	500 00	150 00
Hudson, Horace V.	"	2½	250 00	75 00
Hamilton, J. J.	Minneapolis, Minn.	3	300 00	90 00
Houghton, Raymond R.	Belmont, Man.	1	100 00	30 00
Hodgson, William T.	Roland, Man.	38	3,800 00	1,140 00
Inkster, Colin	Winnipeg, Man.	50	5,000 00	1,500 00
Jordan, Wm.	"	100	10,000 00	3,000 00
Jackson, Wemyss	Hinsdale, Ill.	10	1,000 00	300 00
Jackson, Wm.	Holland, Man.	5	500 00	150 00
Johnson, R. E.	Minneapolis, Minn.	1½	150 00	45 00
Johnson Bros.	Minto, Man.	12½	1,250 00	375 00
Jones, Oswald Meredith	Victoria, B.C.	25	2,500 00	750 00
Jones, Frederick W.	"	12½	1,250 00	375 00
Keene, Harold	Winnipeg, Man.	2½	250 00	75 00
Kerr, O. W. & Co.	Minneapolis, Minn.	5	500 00	150 00
Kane, Paul.	Rathwell, Man.	5	500 00	150 00
Konantz, Edward A.	St. Paul, Minn.	5	500 00	150 00
Kirk, Mrs. Mary E.	Myrtle, Man.	12½	1,250 00	375 00
Kirk, Thomas W.	"	23½	2,350 00	705 00
Kerr, Ezra	Crystal City, Man.	2½	250 00	75 00
Kenny, John	Victoria, B.C.	8	800 00	240 00
Kenaston, Frederick E.	Minneapolis, Minn.	100	10,000 00	3,000 00
Kisbey, R. C.	Estevan, Sask.	50	5,000 00	1,500 00
Kelley, W. C.	West Summerland, B.C	50	5,000 00	1,500 00
Kennedy, Finlay	Regina, Sask.	3	300 00	90 00
Laycock, J. S.	"	30	3,000 00	900 00
Lockhart, W. T.	Carnduff, Sask.	13	1,300 00	390 00
Limback, Jos. A.	Chicago, Ill.	13	1,300 00	390 00
Livingston, Peter	Morden, Man.	3	300 00	90 00
Long, Michael	Winnipeg, Man.	405	40,500 00	12,150 00
Long, William	"	20	2,000 00	600 00
Long, W. S.	"	15	1,500 00	450 00
Lamont, Hon. John R.	Regina, Sask.	50	5,000 00	1,500 00
Laughlin, J. Bell	Cartwright, Man.	2½	250 00	75 00
Langtry, Robert	Rolland, Man.	3	300 00	90 00
Lloyd, M. T. L.	" Man.	5	500 00	150 00
Leslie, Frederick G.	St. Paul, Minn.	1	100 00	30 00
Leslie, John, Estate of.	Winnipeg, Man.	20	2,000 00	600 00
Locke, Corbet, Judge	Morden, Man.	2½	250 00	75 00
Law, William M.	Prince Rupert, B.C.	5	500 00	150 00
Long, James	Whitby, Ont.	10	1,000 00	300 00
Mather, D. L.	Winnipeg, Man.	250	25,000 00	7,500 00
Matheson, Duncan	Inverness, Scotland	20	2,000 00	600 00
Mather, R. A.	Vancouver, B.C.	50	5,000 00	1,500 00
Muloek, William Redford	Winnipeg, Man.	2	200 00	60 00
Manning, Luther	Crystal City, Man.	2½	250 00	75 00
Morphy, John Henry	Miami, Man	15	1,500 00	450 00
Moore, Richard F.	Winnipeg, Man.	2½	250 00	75 00
Manning, Robert F.	"	12½	1,250 00	375 00
Mitchell, Hillyard	Duck Lake, Sask.	5	500 00	150 00
Miller, P. H.	Morden, Man.	5	500 00	150 00
Moffatt, Frank B.	Weyburn, Sask.	5	500 00	150 00
Mara, John Andrew	Victoria, B.C.	50	5,000 00	1,500 00
Martin, James E.	Fort William, Ont.	25	2,500 00	750 00
Morley, W. D. E.	Winnipeg, Man.	5	500 00	150 00
Morrison, Miss A. M.	Calgary, Alta.	5	500 00	150 00
McDonald, Donald H.	Fort Qu'Appelle, Sask.	424	42,400 00	12,720 00
McKenty, F. D., Dr.	Winnipeg, Man.	60	6,000 00	1,800 00
McDonald, D. O	"	10	1,000 00	300 00
McKenty, Dr. James	"	50	5,000 00	1,500 00
McArthur, John D.	"	250	25,000 00	7,500 00
McDonald, John A.	Fort Qu'Appelle, Sask.	50	5,000 00	1,500 00
McIntyre, David Ross	Belmont, Man	5	500 00	150 00
McGregor, James	Clearwater, Man.	5	500 00	150 00
McLachlan, R. D.	Stockton, Man.	25	2,500 00	750 00
McTavish, Miss Sara	Minto, Man.	1	100 00	30 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McLeod, D. N.	Moosejaw, Sask.	1	100 00	30 00
McKnight, George	Glenboro, Man.	10	1,000 00	300 00
McMillan, Donald	Neepawa, Man.	5	500 00	150 00
McCullough, Wm. Irvine	Cartwright, Man.	1	100 00	30 00
McGill, David	Holland, Man.	5	500 00	150 00
McCutcheon, John A.	Glenboro, Man.	10	1,000 00	300 00
McGillvray, Thos. D.	Mather, Man.	14	1,400 00	420 00
McKenzie, N. M. W. J.	Fort William, Ont.	10	1,000 00	300 00
Macintyre, L. C.	Winnipeg, Man.	5	500 00	150 00
McNeil, Frederick M.	Coronation, Alta	12½	1,250 00	375 00
Newth, Reginald	Lipton, Sask.	10	1,000 00	300 00
Newport, Reece M.	St. Paul, Minn.	1	100 00	30 00
McCullough, C. C.	Fort William, Ont.	5	500 00	150 00
Newton, Walter Selkirk	Winnipeg, Man.	2	200 00	60 00
Oxendale, James	Victoria, B.C.	3	300 00	90 00
Orchard, J. G.	Evanston, Ill.	3	300 00	90 00
Philips, Haskell L.	Cartwright, Man.	2½	250 00	75 00
Park, Jos.	Rosebank, Man.	5	500 00	150 00
Philips, Alex. (estate)	Roland, Man.	12½	1,250 00	375 00
Plemmer, A. H.	Myrtle, Man.	12½	1,250 00	375 00
Philips, Jas.	Roland, Man.	2½	250 00	75 00
Platz, Paul P.	Chicago, Ill.	1	100 00	30 00
Pemberton, Frederick B.	Victoria, B.C.	50	5,000 00	1,500 00
Parker, Wm. A.	Manitou, Man.	10	1,000 00	300 00
Price, Harry, S.	Winnipeg, Nan.	2½	250 00	75 00
Roberts, Edward	Treherne, Man.	5	500 00	150 00
Ross, George	Roland, Man.	13	1,300 00	390 00
Roblin, Sir R. P.	Winnipeg, Man.	50	5,000 00	1,500 00
Roberts, Henry L.	Grimsby, Ont.	50	5,000 00	1,500 00
Ross, Jas. I. M.	Cabri, Sask.	10	1,000 00	300 00
Robertson, Thos. S.	Holland, Man.	25	2,500 00	750 00
Roberts, Rev. Thomas (estate)	Treherne, Man.	5	500 00	150 00
Riddell, Alex.	High Bluff, Man.	2	200 00	60 00
Ross, W. F.	Brandon, Man.	5	500 00	150 00
Rixon, H. L.	"	5	500 00	150 00
Ross, Wm. Randolph	Holland, Man.	5	500 00	150 00
Reid, John. Wm.	Hartney, Man.	1	100 00	30 00
Robinson, James	Boissevain, Man.	3	300 00	90 00
Rawson, W. J.	Brandon, Man.	5	500 00	150 00
Rankin, George & Son	Oakner, Man.	3	300 00	90 00
Riordon, John	Winnipeg, Man.	50	5,000 00	1,500 00
Ryan, Thomas	"	5	500 00	150 00
Richardson, R. D.	"	13	1,300 00	390 00
Smith, James Baird (estate)	"	15	1,500 00	450 00
Scarrow, Wellington	Rathwell, Man.	2½	250 00	75 00
Smith, William B.	New York, N.Y.	5	500 00	150 00
Sparks, Francis F.	Vancouver, B.C.	6	600 00	180 00
Shannon, John Philip	Saskatoon, Sask.	5	500 00	150 00
Stewart, Alexander	Holland, Man.	55	5,500 00	1,650 00
Stewart, James	"	65	6,500 00	1,950 00
Seaborn, W. E.	Moosejaw, Sask.	25	2,500 00	750 00
Stewart, Arthur (estate)	Winnipeg, Man.	25	2,500 00	750 00
Smith, H. H.	"	32	3,200 00	960 00
Smith, A. W. H.	Brandon, Man.	2½	250 00	75 00
Smith, P. A. (estate)	Fort Frances, Ont.	20	2,000 00	600 00
Simpson, R. M., M.D.	Winnipeg, Man.	12½	1,250 00	375 00
Smith, Alfred	Holland, Man.	35	3,500 00	1,050 00
Speight, Miss Augusta	Winnipeg, Man.	100	10,000 00	3,000 00
Sullivan, Mrs. Sarah A.	"	25	2,500 00	750 00
Story, Richard	Franklin, Man.	1	100 00	30 00
Stoker, Dee A.	Chicago, Ill.	5	500 00	150 00
Scarrow, Robert	Rathwell, Man.	2½	250 00	75 00
Steel, Mrs. Jennie	Niga, Man.	15	1,500 00	450 00
Snider, A. W.	Wawanesa, Man.	25	2,500 00	750 00
Scott, R. R.	Winnipeg, Man.	5	500 00	150 00

THE NORTH EMPIRE FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Squires, Mrs. C.	Clearwater, Man.	1	100 00	30 00
Strachan, Robert,	Fort William, Ont.	7½	750 00	225 00
Seagrelli, Ernest B.	Joliet, Ill.	5	500 00	150 00
Scott, Henry	West Summerland, B.C.	10	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	5	500 00	150 00
Turriff, John G.	Ottawa, Ont.	50	5,000 00	1,500 00
Turiff, Miss L. J.	Winnipeg, Man.	100	10,000 00	3,000 00
Turriff, Mrs. C.M.	Ottawa, Ont.	56	5,600 00	1,680 00
Turriff, Miss E. A.	"	11	1,100 00	330 00
Turriff, John G. (in trust)	"	11	1,100 00	330 00
Turriff, John G. (in trust)	"	11	1,100 00	330 00
Turriff, Robert S. (Estate)	Regina, Sask.	11	1,100 00	330 00
Thompson, J. A.	Winnipeg, Man.	199½	19,950 00	5,985 00
Thomson, W. M.	Fort Qu'Apelle, Sask.	10	1,000 00	300 00
Tweed, H. R.	Winnipeg, Man.	5	500 00	150 00
Tupper, Ransom	Chicago, Ill.	10	1,000 00	300 00
Thornton, Mrs. Mary	Deloraine, Man.	5	500 00	150 00
Tweed, George Frank	Winnipeg, Man.	5	500 00	150 00
Thomber, Miss Bessie H.	Wawanesa, Man.	2½	250 00	75 00
Thomber, Ernest J.	"	5	500 00	150 00
Thomber, Hugh R.	"	2½	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man.	2½	250 00	75 00
Talton, John Ernest	Oak Lake, Man.	2½	250 00	75 00
Taunweiser, Charles	Calgary, Alta.	10	1,000 00	300 00
Wilkinson, Jos.	Roland, Man.	25	2,500 00	750 00
Webster, Henry	Victoria, B.C.	3	300 00	90 00
Wilbur-Wright, Louise E.	Folkstone, Eng.	7½	750 00	225 00
Willers, Thomas	Ellisborough, Sask.	20	2,000 00	600 00
West, George W.	Innisfail, Alta.	1½	150 00	45 00
Wessels, Henry F.	St. Paul, Minn.	5	500 00	150 00
Willock, W. L.	Sully, Iowa	2½	250 00	75 00
Wheelock, Webster	St. Paul, Minn.	5	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	5	500 00	150 00
Wardhaugh, Mark Ferris	"	1	100 00	30 00
Wilson, David	Ft. Qu'Appelle, Sask.	5	500 00	150 00
Wilson, Thos. J.	Belmont, Man.	13	1,300 00	390 00
Wilson, Russell	Saskatoon, Sask.	5	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	5	500 00	150 00
Willoughby, J. H. C.	Saskatoon, Sask.	25	2,500 00	750 00
Willoughby, W. B.	Moosejaw, Sask.	6½	650 00	195 00
Whitmore, George R.	Regina, Sask.	50	5,000 00	1,500 00
Wray, Annie R.	Omaha, Neb.	5	500 00	150 00
Welch, John	Roland, Man.	2½	250 00	75 00
Wenman, Helen Kate	Souris, Man.	5	500 00	150 00
Westbrook, S. G.	Belmont, Man.	2½	250 00	75 00
Winthrope, A. W.	Lyleton, Man.	5	500 00	150 00
Young, Donald D.	Winnipeg, Man.	10	1,000 00	300 00
Young, David J.	Calgary, Alta.	5	500 00	150 00
Young, Peter A.	Crystal, City, Man.	15	1,500 00	450 00
Youngman, Walter	Winnipeg, Man.	3	300 00	90 00
Totals		6,879	$687,900 00	$ 206,370 00

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 14, 1918.)

G. R. Crowe, President; D. E. Sprague; G. V. Hastings, Vice-President; G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at December 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Crowe, G. R.	Winnipeg, Man.	15	1,500 00	600 00
Sprague, D. E.	"	15	1,500 00	600 00
Hastings, G. V.	"	15	1,500 00	600 00
Galt, G. F.	"	15	1,500 00	600 00
Hough, J. S.	"	15	1,500 00	600 00
Bruce, Thos.	"	15	1,500 00	600 00
Union Assurance Society, Limited	London, Eng.	2,410	241,000 00	96,400 00
Totals		2,500	$250,000 00	$ 100,000 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 22, 1918.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres.; S. E. Richards, W. A. T. Sweatman, N. T. Hillary.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares'	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Davidson, R.	Montreal, Que.	25	2,500 00	1,000 00
Richardson, C. A.	Winnipeg, Man.	25	2,500 00	1,000 00
Richards, S. E.	"	25	2,500 00	1,000 00
Sweatman, W. A. T.	"	25	2,500 00	1,000 00
Hillary, N. T.	"	25	2,500 00	1,000 00
North British and Mercantile Ins. Co.	Edinburgh, Scotland	4,855	485,500 00	168,962 70
Powell, Geo.	Grenfell, Sask.	10	1,000 00	400 00
Spicer, H. W.	"	10	1,000 00	400 00
Totals		5,000	$500,000 00	$ 174,762 70

THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 6, 1918.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers, Geo. Martin, T. W. Greer, C. Spencer, E. H. Crandell, J. W. Horne.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Popham, Dr. Edwin S.	Winnipeg, Man.	3,000 00	3,000 00
Cran, James	Duncan, B.C.	2,000 00	2,000 00
Althoff, Rev. Jno.	Nelson, B.C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff	Vancouver, B.C.	10,000 00	3,820 00
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,360 00
Almour, Joseph		700 00	700 00
Macauley, D. G.	Victoria, B.C.	5,000 00	5,000 00
Crosby, Thos., estate	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Pettit, Geo.	Victoria, B.C.	2,000 00	2,000 00
Collins, Mrs. A. M.	Vancouver, B.C.	1,500 00	1,400 00
Dalley, E.	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. E.	Sardis, B.C.	2,000 00	1,760 00
Wilson, A. H.	Fairville, N.B.	500 00	500 00
Wilson, R. S.	"	500 00	500 00
York, Mrs. Martha	Victoria, B.C.	500 00	500 00
Swayne, A. C.	Vancouver, B.C.	3,500 00	3,500 00
Haggart, Helen M.	Tod Inlet, B.C.	1,000 00	1,000 00
Lay, J. M.	Vancouver, B.C.	10,000 00	10,000 00
Renwick, John	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, H. E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. L. E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Bellingham, Wash.	1,200 00	1,180 00
Deans, Mrs. Elizabeth	Victoria, B.C.	2,000 00	1,700 00
Plaxton, Jno.	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Victoria, B.C.	6,000 00	4,568 74
Armstrong, Angus	Ashcroft, B.C.	900 00	900 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
James, W. H.	Vancouver, B.C.	600 00	528 00
Abbott, E. J.	Mission City, B.C.	2,000 00	1,760 00
Gaetz, F. H.	Halifax, N.S.	400 00	400 00
Adams, Mary	Dartmouth, N.S.	2,500 00	2,300 00
Cross, G. B.	Sapperton, B.C.	500 00	500 00
Heaps, Mrs. Anna	Vancouver, B.C.	800 00	688 00
Spencer, David	Victoria, B.C.	19,000 00	11,104 00
Miller, Isaac	Winnipeg, Man.	500 00	500 00
Spencer, Chris	Vancouver, B.C.	7,300 00	7,076 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	72 00
Odlum, Edward	Vancouver, B.C.	500 00	500 00
Connell, K.	Victoria, B.C.	2,600 00	2,600 00
Bunce, John	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. C. A.	Halifax, N.S.	2,000 00	2,000 00
Evans, G. U.	"	500 00	500 00
Young, G. W.	"	300 00	300 00
Horne, Jas. W.	Vancouver, B.C.	9,500 00	4,700 00
Rumble, John, estate	Central Park, B.C.	5,000 00	5,000 00
Watt, W. L.	Long Beach, Cal.	2,000 00	2,000 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Stabler, A.	North Vancouver, B.C.	1,000 00	1,000 00
Gaskell, M. J.	Vancouver, B.C.	2,000 00	1,300 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Palmer, E. J.	Chemainus, B.C.	2,000 00	2,000 00
Sanford, I. E.	Halifax, N.S.	500 00	500 00
Smith, Mrs. F. R.	Victoria, B.C.	2,000 00	2,000 00
Martindale, Eliz.	"	100 00	100 00
Jones, Geo. H.	Nanaimo, B.C.	2,000 00	2,000 00
Paterson, T. W. (Hon.)	Victoria, B.C.	5,000 00	5,000 00
Newbury, J. C.	"	20,000 00	20,000 00
Thomson, H. B.	"	10,000 00	10,000 00
Dominey, Wm.	Halifax, N.S.	600 00	600 00
Ker, W. H.	Vancouver, B.C.	10,000 00	10,000 00
Eperson, Vincent	Nelson, B.C.	500 00	500 00
Snider, S.B.	Summerland, B.C.	1,200 00	1,200 00
Gossip, Lucy	Halifax, N.S.	300 00	300 00
Rogers, J. Spencer	Detroit, Mich.	23,200 00	6,070 00
King, Chas. E.	Victoria, B.C.	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	4,833 33
McDonald, Rosanna	Halifax, N.S.	500 00	500 00
Turner, John	Vancouver, B.C.	400 00	400 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
Rogers, Jonathan	Vancouver, B.C.	10,000 00	4,333 33
Huestis, S. F.	Toronto, Ont.	800 00	800 00
Grant, Mrs. H. M.	Victoria, B.C.	10,000 00	10,000 00
Mosher, F. W.	Halifax, N.S.	500 00	500 00
Horner, J.	Vancouver, B.C.	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Snider, A. B.	Nanaimo, B.C.	1,000 00	1,000 00
Preston, Mrs. B. L.	"	500 00	500 00
Begg, W. A.	Medicine Hat, Alta.	1,000 00	1,000 00
Carter, W. C.	Sydney, C.B.	400 00	400 00
McKeown, Angus	Victoria, B.C.	3,000 00	2,900 00
Peacey, John	Vancouver, B.C.	600 00	600 00
Cherry, Mrs. Flora	Winnipeg, Man.	1,000 00	880 00
Telfer, Geo. J.	Vancouver, B.C.	2,500 00	1,318 00
Blackstock, M.	Victoria, B.C.	1,600 00	1,600 00
McKie, Jno.	Grand Forks, B.C.	500 00	500 00
Martin, Geo.	Vancouver, B.C.	4,500 00	3,660 00
Edgecombe, Mrs. Helen	St. John, N.B.	800 00	800 00
Grant, C. C.	St. Stephen, N.B.	4,000 00	3,760 00
McLachlin, J.	Vancouver, B.C.	2,000 00	1,880 00
Parsons, E. J., estate	Victoria, B.C.	2,000 00	2,000 00
Elliott, Mrs. S. R.	Kamloops, B.C.	2,000 00	2,000 00
White, G. H., estate	Sussex, N.B.	1,200 00	1,200 00
Norton, Miss S. L.	Halifax, N.S.	600 00	516 00
Fulton, Wm. H.	Portland, Ore.	500 00	500 00
Baker, Mrs. E. A.	Winnipeg, Man.	1,500 00	1,500 00
Duke, R. H., estate	Vancouver, B.C.	6,100 00	2,794 00
Bilodeau, P. O.	New Westminster, B.C.	2,000 00	2,000 00
McCourt, John	Vancouver, B.C.	900 00	900 00
Morris, Jas. W.	Halifax, N.S.	1,000 00	888 00
Gardiner, Fk.	Vancouver, B.C.	2,100 00	2,100 00
Boulding, G. T.	Victoria, B.C.	500 00	500 00
Anderson, Andrew	"	800 00	800 00
Wells, James	Vancouver, B.C.	1,000 00	880 00
Doyle, J. F.	Nanaimo, B.C.	300 00	300 00
Clemence, S. G.	Victoria, B.C.	800 00	716 00
Thomson, J. A.	Duncan, B.C.	1,000 00	720 00
Thomson, M. P.	"	2,500 00	2,080 00
Mathers, J. C.	Vancouver, B.C.	500 00	360 00
Mould, Mrs. J. M.	"	1,600 00	1,376 00
Ballam, R. G.	Chilliwack, B.C.	500 00	500 00
Mathers, J. B.	Vancouver, B.C.	5,900 00	4,640 00
Newcombe, Mrs. Sarah	Victoria, B.C.	800 00	480 00
Shatford, W. T.	Penticton, B.C.	4,000 00	3,440 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,320 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,580 00
Muddell, C.	"	1,600 00	1,376 00
MacDonald, W. L.	"	1,000 00	880 00
Chadwick, S.	"	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B.C.	1,600 00	1,376 00
Graham, T. W.	Lillooet, C.B.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	2,100 00	1,776 00
Hart, Dr. E. C.	"	3,000 00	2,720 00
Reid, A. M. C.	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. H.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,720 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Elizabeth Deans	Victoria, B.C.	5,000 00	5,000 00
Deans, John	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,447 50
Scott, R. H.	Winnipeg, Man.	1,000 00	860 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Macdonald, T. D.	Vancouver, B.C.	1,000 00	1,000 00
Hogle, Dr. J. H.	"	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,280 00
Dingwall, estate (D.R.)	Winnipeg, Man.	12,500 00	7,025 00
Heibert, Gerhard	"	1,000 00	860 00
Banning, C. P.	"	500 00	500 00
Woodland, H. E.	Grand Forks, B.C.	2,000 00	1,860 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Goodacre, L.	Victoria, B.C.	500 00	500 00
Bone, W. H.	"	1,000 00	860 00
Morley, John	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,630 00
McFadzen, F. H.	Montreal, P.Q.	400 00	344 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	860 00
McCandless, A. G.	Vancouver, B.C.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	2,300 00	1,324 84
Lewis, Wm., estate	Courtney, B.C.	2,000 00	1,400 00
Wasson, Dr. H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Byrdton, Va.	200 00	176 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	718 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary	"	100 00	100 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	" "	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	2,000 00	1,720 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator)	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberta	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust)	"	500 00	500 00
Kingsley, Anna	Shawinigan Lake, B.C.	500 00	500 00
Kingsley, Harry	"	500 00	500 00
Kingsley, Geo.	"	500 00	500 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Bowman, A. & E.	Nanaimo, B.C.	300 00	300 00
Shaffner, Mrs. A.	Halifax, N.S.	2,800 00	2,011 11
Flynn, Patrick.	Lakemere, B.C.	300 00	300 00
Renwick, Thos.	Nanaimo, B.C.	1,000 00	1,000 00
Moir, Wm. M., estate.	Victoria, B.C.	2,500 00	2,500 00
Leslie, Isaac G.	Dartmouth, N.S.	1,000 00	1,000 00
Hodgson, H. H.	Prince Rupert, B.C.	300 00	300 00
Crathorne, G. A.	Dartmouth, N.S.	500 00	500 00
Hardy, Mrs. A. McN.	Arlington, Mass.	400 00	400 00
Mott, Thos.	Dartmouth, N.S.	500 00	500 00
Barron, Eliz. A. F.	Victoria, B.C.	500 00	500 00
Pauline, F. A.	"	10,000 00	10,000 00
Chittick, Jos.	Dartmouth, N.S.	200 00	200 00
Chittick, S. C.	"	400 00	400 00
Laidlaw, A. M.	"	300 00	300 00
Copp, Capt. W. H.	Vancouver, B.C.	5,000 00	5,000 00
Ross, Geo. H.	Winnipeg, Man.	1,000 00	1,000 00
Carter, Alf.	Dartmouth, N.S.	200 00	200 00
Carter, Robt.	"	200 00	200 00
Carter, Mrs. S.	"	400 00	400 00
Griffin, Mrs. M. C.	"	300 00	300 00
Balcom, Mrs. E. M.	"	200 00	200 00
Morash, J. P.	"	200 00	200 00
Dustan, A. E.	"	300 00	300 00
Creighton, A. H.	"	200 00	200 00
Creighton, Mrs. B.	"	200 00	200 00
Ross, Mrs. Emma.	"	100 00	100 00
Morash, Scott.	"	400 00	400 00
Morash, J. R.	"	400 00	400 00
Morash, N.	"	400 00	400 00
Gossip, M. L.	Halifax, N.S.	200 00	200 00
Johns, Samuel.	Strawberry Vale, B.C.	1,000 00	1,000 00
Whitacre, M. F.	Vancouver, B.C.	500 00	500 00
Johns, Albion.	Victoria, B.C.	1,000 00	1,000 00
Young, Abram.	Bridgetown, N.S.	500 00	500 00
Tobin, A. H.	Victoria, B.C.	5,000 00	4,135 00
Russell, J. H. G.	Winnipeg, Man.	2,500 00	2,500 00
Munro, Jane.	Halifax, N.S.	500 00	500 00
Mahon, C. E.	Vancouver, B.C.	6,000 00	5,700 00
Wilson, Wm.	Victoria, B.C.	5,000 00	5,000 00
Greer, T. W.	Vancouver, B.C.	2,500 00	1,940 00
Morash, J. P.	Northwest Cove, N.S.	1,000 00	1,000 00
Brown, G. B.	Nanaimo, B.C.	1,000 00	1,000 00
Hodgson, Thos.	"	1,000 00	1,000 00
Mahrer, Herman.	"	4,000 00	4,000 00
Shaw, John.	"	1,100 00	1,100 00
Thompson, Eliz.	Seattle, Wash.	1,000 00	1,000 00
Bartlett, Mrs. M. J.	Victoria, B.C.	5,000 00	5,000 00
Finch, Lewis.	"	2,500 00	2,500 00
Hanbury, D. W.	"	5,000 00	5,000 00
Macdonald, Mrs. M. W.	"	500 00	500 00
Craig, R. W.	Winnipeg, Man.	1,000 00	1,000 00
Fraser, Mrs. G. E.	Halifax, N.S.	500 00	500 00
Dustan, E. P.	Dartmouth, N.S.	100 00	100 00
Munro, Mrs. J.	Victoria, B.C.	600 00	600 00
Irving, Mrs. J. M.	"	200 00	200 00
Rithet, Mrs. E. J.	"	200 00	200 00
Rithet, Mrs. E. J. (Committee)	"	200 00	200 00
Wilson, Mrs. M. K.	"	200 00	200 00
Munro, K. V.	Chilliwack, B.C.	200 00	200 00
Harriman, Mrs. J.	Niagara Falls, Ont.	500 00	500 00
Hall, A. E.	Halifax, N.S.	500 00	500 00
Schmitt, C. A. E.	Kitchener, Ont.	500 00	500 00
Grant, J. R.	Winnipeg, Man.	3,000 00	3,000 00
Chittick, S. & Sons	Dartmouth, N.S.	200 00	200 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Chittick, C. P.	Dartmouth, N.S.	200 00	200 00
Dustan, Mrs. A. M.	Halifax, N.S.	200 00	200 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Rankine, Jas.	Halifax, N.S.	1,000 00	1,000 00
Waddell, M. M.	Dartmouth, N.S.	300 00	300 00
Thompson, M. J.	Halifax, N.S.	200 00	200 00
Connelly, Lizzie	Vancouver, B.C.	100 00	100 00
Corkey, J. D.	Dartmouth, N.S.	200 00	200 00
Macdonald, D. D.	Vancouver, B.C.	100 00	100 00
Coffey, Eliz.	Victoria, B.C.	500 00	500 00
Horton, W. T. M.	Halifax, N.S.	300 00	216 00
Slater, A. R.	Sapperton, B.C	300 00	228 00
Ashton, Eliz.	New Westminster, B.C.	500 00	380 00
Harrison, J. G.	St. John, N.B.	400 00	296 00
Mackasey, S. E.	Halifax, N.S.	1,000 00	1,000 00
Falls, Hugh.	Ladner, B.C.	1,000 00	1,000 00
MacDougal, Wm.	Nanaimo, B.C.	600 00	600 00
Stoddart, R. W. C.	Victoria, B.C.	2,000 00	1,800 00
Mantle, M. A.	Kelowna, B.C	1,200 00	1,032 00
Rowley, H. H. and Ramsay, A. M.	Vancouver, B.C.	5,000 00	5,000 00
Gillespie, A. E. H.	"	500 00	360 00
Harriman, Jas.	Niagara Falls, Ont.	2,200 00	2,200 00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000 00	1,000 00
Harris, Mrs. B. A.	Moncton, N.B	700 00	588 00
Archibald, M. B.	Vancouver, B.C.	700 00	616 00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, M. W.	Vancouver, B.C.	500 00	500 00
Ramsay, Mrs. Winnifred	"	3,100 00	2,652 00
Smith, D. G.	Victoria, B.C.	5,050 00	2,500 00
Courtney, M. J.	"	500 00	400 00
Gamble, F. C.	"	5,000 00	4,250 00
Morgan, T. C.	Vancouver, B.C.	2,000 00	290 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	900 00
Winchester, Rev. A. B.	Toronto, Ont.	700 00	700 00
Keith, J. C., estate	Vancouver, B.C.	20,000 00	1,123 56
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	500 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,400 00
Allan, W. G.	"	1,000 00	700 00
Mable, L. E.	Victoria, B.C.	400 00	84 00
Poole, I. R.	Cascade, B.C.	2,000 00	1,000 00
Murdoff, H. M.	Winnipeg, Man.	3,500 00	385 00
Thomson, J. W.	Vancouver, B.C.	2,500 00	1,150 00
Campbell, R. G.	"	500 00	320 00
Baxter, S.	Victoria, B.C.	500 00	500 00
Funk, Dr. E. H.	Vancouver, B.C.	1,000 00	740 00
Gore, C. H	"	1,000 00	100 00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000 00	2,650 00
Wylde, M. A.	Strathcona, Shawnigan Lake, B.C.	2,500 00	800 00
Wylde, Mrs. A. E.	" "	2,500 00	800 00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000 00	680 00
Drost, P. G.	"	2,000 00	1,400 00
Jensen, N. G.	"	2,500 00	1,750 00
Barr, M. J.	"	1,000 00	175 00
Stein, Margaret Elizabeth	"	1,000 00	1,000 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,400 00
Campbell, C. J.	"	5,000 00	2,350 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Dyke, G. J.	"	500 00	55 00
Hooper, Thos.	"	5,000 00	550 00
McFarlane, J. W.	"	5,000 00	133 34
Vancouver Auto & Cycle Co., Ltd.	"	5,000 00	560 00
Douglas, J.	Winnipeg, Man.	2,500 00	1,675 00
Seabold, J. A.	Vancouver, B.C.	1,000 00	110 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Brubaker, A. J.	Victoria, B.C.	1,000 00	320 00
Dill, J. C.	Vancouver, B.C.	10,000 00	1,100 00
McIntosh, M.A.	Winnipeg, Man.	5,000 00	4,000 00
Wolfson, Leon	"	1,000 00	600 00
Escott, W. H.	"	1,000 00	500 00
Taylor, F. G.	Portage la Prairie, Man.	5,000 00	3,301 25
Colwill, J. R.	Regina, Sask.	500 00	110 00
Cowan, H. J.	Portage la Prairie, Man.	1,000 00	425 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	300 00
Bulyea, G. H. V.	Edmonton, Alta.	20,000 00	2,100 00
Mould, J. W.	"	1,000 00	600 00
Green, F. J.	Calgary, Alta.	2,000 00	640 00
Gibbard, F. E.	Vancouver, B.C.	300 00	46 00
Rutherford, A. C.	South Edmonton, Alta.	1,000 00	700 00
Dodson, F.	Vancouver, B.C.	1,000 00	107 00
McKechnie, A.	"	500 00	155 00
Argue, W. P.	"	10,000 00	1,120 00
Pither, Luke	Victoria, B.C.	10,000 00	3,200 00
Hall, Dr. Lewis	"	1,000 00	106 00
Carstens, Hugo	Winnipeg, Man.	5,000 00	1,120 00
Steele, F.	"	200 00	42 00
Darke, F. N.	Regina, Sask.	4,000 00	2,320 00
Perdue, G. M.	Victoria, B.C.	2,500 00	2,000 00
Walker, Rev. Andrew	"	2,500 00	850 00
Beattie, Wm.	"	500 00	200 00
Taylor, R. R.	"	2,000 00	1,200 00
Maynard, Jos.	"	500 00	500 00
Maynard, Catherine	"	500 00	500 00
Amonson, L. S., estate	Philadelphia, Pa.	5,000 00	2,300 00
Mulgrew, John	Vancouver, B.C.	200 00	20 00
Galloway, E. J.	"	500 00	384 87
Robertson, David	"	1,000 00	1,000 00
Hackett, J. W.	"	1,000 00	700 00
Fletcher, Bros.	Victoria, B.C.	5,000 00	1,600 00
Rodgers, D. G.	Vancouver, B.C.	500 00	100 00
McNair, J. A.	"	10,000 00	1,870 00
Bone, F. S.	Victoria, B.C.	1,000 00	937 50
Bridgman, A. W.	"	1,000 00	500 00
Dyke, F. W.	Vancouver, B.C.	10,000 00	2,800 00
Skelding, W. W.	"	500 00	105 00
Martin, Miss M. M.	"	1,500 00	1,500 00
Martin, Miss J. I.	"	1,500 00	1,500 00
Hanscome, S. M.	"	2,000 00	2,000 00
Dougherty, R. F.	"	10,000 00	6,821 50
Thomson, Miss M. K.	Brooklyn, N.Y.	1,000 00	1,000 00
Rowley, H. H. & Vibert P.	Vancouver, B.C.	500 00	500 00
Telfer, Isabella M.	Galt, Ont.	800 00	608 00
Bailey, L. A.	Moosejaw, Sask.	1,500 00	1,460 00
Clarke, Mrs. Mary M.	Victoria, B.C.	3,700 00	3,700 00
Lawson, J. H. & Henry G.	"	5,900 00	5,900 00
Skinner, Fanny J.	Nanaimo, B.C.	1,500 00	1,500 00
Lewis, Mrs. J.	Vancouver, B.C.	1,700 00	1,336 00
Stonham, E. & Hadon R. N. (in trust)	"	200 00	200 00
Durrant, Chas. W. (in trust)	"	500 00	500 00
Tremaine, D. L.	Halifax, N.S.	200 00	200 00
Tremaine, Mary F.	"	300 00	300 00
Newcombe, Chas.	Victoria, B.C.	4,200 00	3,752 00
Thomson, Mrs. Mary	"	1,000 00	1,000 00
Glenesh, Wm. C.	Vancouver, B.C.	500 00	500 00
Flack, Edythe L.	Chicago, Ill.	5,000 00	5,000 00
Flack, Esmée N.	"	5,000 00	5,000 00
Ramsay, Jas. (in trust)	Vancouver, B.C.	100 00	100 00
Totals		$831,600 00	$ 587,821 87

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 7, 1918.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$ cts.	$ cts.
J. T. Farish	Winston-Salem, Box 446, N.C.	110	11,000 00	4,400 00
Nelson Mitchell	Granby, Que.	110	11,000 00	4,400 00
E. E. Gleason	"	110	11,000 00	4,400 00
W. D. Bradford	"	94	9,400 00	3,760 00
Jas. G. Fuller	"	40	4,000 00	1,600 00
D. K. Cowley, M.D.	"	10	1,000 00	400 00
Geo. H. Sherwood	Cardinal, Ont.	26	2,600 00	1,040 00
Totals		500	$ 50,000 00	$ 20,000 00

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1918.)

Victor Chateauvert, Pres.; R. Audette, Vice-Président; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, E. G. Meredith, Wm. Thompson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount sub-scribed.	Amount paid in cash.
			$ cts.	$ cts.
Blake, A. W.	Winnipeg, Man.	10	450 00	250 00
Blogg, A. E.	Toronto, Ont.	10	450 00	250 00
Chateauvert, V.	Quebec, Que.	10	450 00	250 00
Audette, R.	"	10	450 00	250 00
MacLean, Alex.	Toronto, Ont.	10	450 00	250 00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	4,900	220,500 00	122,500 00
Sims, W. A.	Florence, Italy	10	450 00	250 00
Sword, Colin E.	Montreal, Que.	10	450 00	250 00
Wright, Alfred	Toronto, Ont.	10	450 00	250 00
Meredith, E. G.	Quebec, Que.	10	450 00	250 00
Thompson, Wm.	Vancouver, B.C.	10	450 00	250 00
Totals		5,000	$225,000 00	$ 125,000 00

THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1918.)

W. B. Meikle, Pres.; Sir. John Aird; Robert Bickerdike, (Montreal); Alfred Cooper, (London, Eng.); H. C. Cox; D. B. Hanna; E. Hay; John Hoskin, K.C.; LL.D.; Z. A. Lash, K.C., LL.D.; Geo. A. Morrow, O.B.E.; Lt.-Col. the Hon. Frederic Nicholls; Brig.-Gen. Sir Henry Pellatt, C.V.O.; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Aird, John Sir	Toronto, Ont	250	5,000 00	5,000 00
Anderson, Mrs. Maggie A	Baltimore, Md	40	800 00	800 00
Bickerdike, Robert	Montreal, Que	1,250	25,000 00	25,000 00
Brock, W. R. Estate of	Toronto, Ont	5,000	100,000 00	100,000 00
Cameron, D. A	"	22,250	445,000 00	445,000 00
Carpenter, Mrs. Alice B	Wakefield, Mass	100	2,000 00	2,000 00
Carpenter, Geo. O	St. Louis, Mo	100	2,000 00	2,000 00
Central Canada Loan and Savings Co	Toronto, Ont	4,945	98,900 00	98,900 00
Daly, Sir M. B	Halifax, N.S	50	1,000 00	1,000 00
Donnelly, W. J	Baltimore, Md	60	1,200 00	1,200 00
DuBois, C. D. (estate)	New York, N.Y	63	1,260 00	1,260 00
Frank & DuBois	"	187	3,740 00	3,740 00
Gold, James	London, Eng	37	740 00	740 00
Guntrum, L. E	Cincinnati, Ohio	40	800 00	800 00
Hammond, H. C., Exrs. estate	Toronto, Ont	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D	"	1,250	25,000 00	25,000 00
Lash, Z. A., K.C., LL.D	"	1,250	25,000 00	25,000 00
Nicholls, Frederic, Lt.-Col. The Hon	"	750	15,000 00	15,000 00
Osler, Hammond & Nanton	Winnipeg, Man	300	6,000 00	6,000 00
Perrin, Mrs. Miney	New York, N.Y	250	5,000 00	5,000 00
Smith, Davis & Co	Buffalo, N.Y	211	4,220 00	4,220 00
Smith, F. J. D	Newtonbrook, Ont	40	800 00	800 00
Toronto Gen'l Trusts Corp'n, exrs. estate J. Kerr Osborne	Toronto, Ont	2,500	50,000 00	50,000 00
Wood, E. R	"	8,377	167,540 00	167,540 00
Totals		50,000	$1,000,000 00	$ 1,000,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1917.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Adamson, W. H.	Toronto, Ont.	10	200 00	200 00
Agar, Miss Florence	" "	11	220 00	220 00
Alexander, S. C., trustees of the late	Birmingham, Eng.	35	700 00	700 00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000 00	2,000 00
Allison, Mrs. Mary	Ayer's Cliff, Que.	20	400 00	400 00
Ardagh, Miss Annie B.	Barrie, Ont.	30	600 00	600 00
Ardagh, H. H., Exrs., estate	"	39	600 00	600 00
Arkell, F. Henry	Wookaston, Eng.	400	8,000 00	8,000 00
Armstrong, Mrs. F. J.	Toronto, Ont.	16	320 00	320 00
Arnoldi, Mrs. E. Louis	" "	25	500 00	500 00
Arnoldi, Mrs. Agnes	" "	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	" "	30	600 00	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00	400 00
Baillie, James E.	Toronto, Ont.	37	740 00	740 00
Bain, Mrs. Helen	Dundas, Ont.	60	1,200 00	1,200 00
Bain, Miss Helen D.	" "	50	1,000 00	1,000 00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180 00	180 00
Baker, John T., exrs. estate	New York, N.Y.	250	5,000 00	5,000 00
Ballantyne, W. L.	Glasgow, Scot.	24	480 00	480 00
Barker, Miss Lucy W.	Torrington, Conn.	16	320 00	320 00
Barker, Samuel (estate)	Hamilton, Ont.	166	3,320 00	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont.	150	3,000 00	3,000 00
Bassett, Mrs. Annie	Bowmanville, Ont.	25	500 00	500 00
Bassett, Mrs. Mary J. C.	" "	20	400 00	400 00
Bassett, Thomas, exrs. estate	" "	30	600 00	600 00
Bate, T. B., exrs. estate	St. Catharines, Ont.	100	2,000 00	2,000 00
Bate, W. T.	" "	50	1,000 00	1,000 00
Bates, F. W. and C. S. Austin	London, E.C., Eng.	10	200 00	200 00
Battersby, C. (A.C. Clark, Sarnia, Ont., and H. C. P. Battersby, exrs. estate)	c/o H. C. P. Battersby, Port Dover, Ont.	26	520 00	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00	200 00
Baxter, Miss Ellen M.	" "	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, executrix, estate	Yonkers, N.Y.	36	720 00	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.	" "	25	500 00	500 00
Beemer, Miss Clara	" "	14	280 00	280 00
Beemer, Frank M.D.	Vittoria, Ont.	8	160 00	160 00
Beemer, Miss Kate A.	Toronto, Ont.	35	700 00	700 00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320 00	320 00
Bell-Irving, J. J.	Rokeby, Barnard Castle Durham, Eng.	400	8,000 00	8,000 00
Bickerdike, Robert	Montreal, Que.	1,100	22,000 00	22,000 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, exrs. estate)	Chichester, Eng.	50	1,000 00	1,000 00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000 00	4,000 00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80 00	80 00
Blaker, M. S.	" "	20	400 00	400 00
Blaker, Reginald	" "	12	240 00	240 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Blossom, George W.	Chicago, Ill.	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, exr. estate)	Toronto, Ont.	38	760 00	760 00
Bond, George	Guelph, Ont.	20	400 00	400 00
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000 00	2,000 00
Boyd, Ernest B.	New York, N.Y.	125	2,500 00	2,500 00
Boyd, Mrs. Ida I.	Toronto, Ont.	20	400 00	400 00
Braid, John	London, Eng.	10	200 00	200 00
British America Assce. Co.	Toronto, Ont.	7,472	149,440 00	149,440 00
Brock, W. R. est. of	Toronto, Ont.	607	12,140 00	12,140 00
Brown, Miss Cornelia C.	Owen Sound, Ont.	250	5,000 00	5,000 00
Brown, Edward B. (exr. estate Mrs. Diana Betley)	Toronto, Ont.	75	1,500 00	1,500 00
Brown, Robert S.	"	50	1,000 00	1,000 00
Bruce, Robert	Pinner, Eng.	70	1,400 00	1,400 00
Brunton, Mrs. Harriet A.	Newmarket, Ont.	50	1,000 00	1,000 00
Burder, R. H. R	London, Eng.	750	15,000 00	15,000 00
Burder, Mrs. A. F	Hampstead, Eng.	2	40 00	40 00
Burder, John, (estate)	"	50	1,000 00	1,000 00
Burns, Miss Jennie S.	Toronto, Ont.	100	2,000 00	2,000 00
Cable, Sir Ernest	London, Eng.	250	5,000 00	5,000 00
Cameron, Mrs. Annie	Toronto, Ont.	40	800 00	800 00
Cameron, Mrs. Catherine	"	6	120 00	120 00
Campbell, D., (W. J. Campbell exr. estate)	Interlaken, N.Y.	47	940 00	940 00
Campbell, Mrs. Eleanor	Stonewall, Man.	25	500 00	500 00
Campbell, Mrs. Mary	Collingwood, Ont.	20	400 00	400 00
Canada Trust Company	London, Ont.	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey, exrs. estate)	Toronto, Oat.	60	1,200 00	1,200 00
Carlyle, Mrs. W. D.	"	179	3,580 00	3,580 00
Carlyle, James, (exr. estate)	"	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise M. Carpenter and Elihu Stewart, exrs. estate of)	Collingwood, Oat.	100	2,000 00	2,000 00
Carpenter, George O.	St. Louis, Mo.	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	125	2,500 00	2,500 00
Carruthers, James	Montreal, Que.	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. R. Cawthra (in trust)	Toronto, Ont.	110	2,200 00	2,200 00
Cawthra, Mrs. E. J.	"	50	1,000 00	1,000 00
Cawthra, W. Herbert	"	30	600 00	600 00
Central Canada Loan and Savings Co.	"	11,918	238,360 00	238,360 00
Central Canada Loan and Savings Co. (in trust)	"	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate)	Brantford, Ont.	53	1,060 00	1,060 00
Chester, John George	Toronto, Ont.	50	1,000 00	1,000 00
Cheyne, A. D	London, Eng.	80	1,600 00	1,600 00
Chipman, Willis	Toronto, Ont.	100	2,000 00	2,000 00
Chute, Miss Eliza and Agnes (in trust)	"	15	300 00	300 00
Clark, Mrs. Janet	"	50	1,000 00	1,000 00
Coffee, J. F.	"	50	1,000 00	1,000 00
Coles, Ernest	Arnolds, Holmwood, Surrey, Eng.	100	2,000 00	2,000 00
Cooen, A. C.	Toronto, Oat.	30	600 00	600 00
Cook, J. L., (exrs. estate)	"	50	1,000 00	1,000 00
Cooper, Alfred	London, Eng.	250	5,000 00	5,000 00
Coulthard, W. W.	Peterboro, Ont.	10	200 00	200 00
Coutts, James	Ufford, Muskoka, Ont.	50	1,000 00	1,000 00
Cox, H. C.	Toronto, Ont.	250	5,000 00	5,000 00
Craig, Rev. Robert J.	Demorestville, Ont.	4	80 00	80 00
Craig, Miss Gertrude R.	Kingston, Ont.	2	40 00	40 00
Crocker, Sydney	Toronto, Ont.	15	300 00	300 00
Crosbie, C. A.	Vancouver, B.C.	25	500 00	500 00
Crossley, Geo. R.	Milwaukee, Wis.	25	500 00	500 00
Crosley, Geo. R. (trustee)	"	50	1,000 00	1,000 00
Crowther, W. C.	Toronto, Ont.	40	800 00	800 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cryderman, J. H.	Bowmanville, Ont.	50	1,000 00	1,000 00
Cunningham, Mrs. Margaret	Guelph, Ont.	222	4,440 00	4,440 00
Currie, Miss Louisa S.	Ormemee, Ont.	16	320 00	320 00
Dadson, Mrs. Amanda V. S., (estate)	Buffalo, N.Y.	100	2,000 00	2,000 00
Dalton, C. C.	Toronto, Ont.	575	11,500 00	11,500 00
Dalton, R. C.	"	5	100 00	100 00
Davidson, S. F. (J. C. and N.F. Davidson (exrs. estate)	"	37	740 00	740 00
Davy, John	Cleveland, Ohio	5	100 00	100 00
DeGex, Leonard M	Prince Rupert, B.C.	16	320 00	320 00
Demers, Mrs. A.	Montreal, Que.	10	200 00	200 00
Denny, John (A. Denny, W. A. Cameron and J. A. Worrell, (exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Des Voeux, H. J.	London, England	10	200 00	200 00
Dewar, George T.	Toronto, Ont.	5	100 00	100 00
Dewart, Mrs. E.	"	20	400 00	400 00
Dight, Norris, (exrs. estate)	Thedford, Ont.	20	400 00	400 00
Dingman, Mrs. A. C.	Toronto, Ont.	25	500 00	500 00
Donnelly, Thos., (exrs. estate)	Kingston, Ont.	20	400 00	400 00
Drew, Mrs. A. I. S.	Guelph, Ont.	5	100 00	100 00
DuBois, Cornelius (estate)	New York, N.Y.	395	7,900 00	7,900 00
DuBois, Cornelius D.	"	290	5,800 00	5,800 00
Duff, Miss Marie E.	Toronto, Ont.	7	140 00	140 00
Duffet, Mrs. Margaret	"	12	240 00	240 00
Duffet, Walter	"	277	5,540 00	5,540 00
Dundas, J. R., (exrs. estate)	"	50	1,000 00	1,000 00
Dunlop, Miss Mary Mildred	Richmond, Va.	2	40 00	40 00
Dunlop, Robert J.	Glasgow, Scotland	100	2,000 00	2,000 00
Dunlop, Thomas	"	100	2,000 00	2,000 00
Dunn, Jessie W.	Toronto, Ont.	25	500 00	500 00
Dunnet, Mrs. Jessie	"	75	1,500 00	1,500 00
Dupuis, Mrs. Annie	Kingston, Ont.	20	400 00	400 00
Egleston, Ann	Ancaster, Ont.	37	740 00	740 00
Elliott, Miss Kate A.	London, Ont.	60	1,200 00	1,200 00
Ellis, Mrs. Mary E.	Toronto, Ont.	16	320 00	320 00
Emery, Misses Charlotte E. and Harriett M	Port Burwell, Ont.	25	500 00	500 00
Evans, Mrs. Mary E. (estate)	London, Ont.	48	960 00	960 00
Ewing, Mrs. Isabella	Sasktoon, Sask.	25	500 00	500 00
Farmer, Margaret	Ancaster, Ont.	37	740 00	740 00
Farthing, J. M. (in trust)	Aylmer, Ont.	10	200 00	200 00
Farwell, W. G., M.D. (in trust)	New York, N.Y.	70	1,400 00	1,400 00
Fauquier, G. E.	Ottawa, Ont.	250	5,000 00	5,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	55	1,100 00	1,100 00
Feeney, Farrel C.	"	10	200 00	200 00
Ferguson, Walter J.	New Orleans, La.	20	400 00	400 00
Fernie, Mrs. D. M.	Belfast, Ireland	40	800 00	800 00
Fernie, W. J. Lieut. Com.	London, Eng.	360	7,200 00	7,200 00
Fernie, W. K.	Liverpool, Eng.	50	1,000 00	1,000 00
Ferrier, Miss Annie	Orangeville, Ont.	13	260 00	260 00
Flolkes, Miss Agnes Ann.	Toronto, Ont.	103	2,060 00	2,060 00
Field, Henry M.	"	10	200 00	200 00
Fitton, Cecil H. Fitton, Minnie (Trustees) Fitton, Horace W.	Brantford, Ont.	10	200 00	200 00
Fitton, H. W.	"	8	160 00	160 00
Fitzgerald, William	Unknown.	5	100 00	100 00
Forbes, Geo. D.	Hespeler, Ont.	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040 00	1,040 00
Forster, J. W. L.	Toronto, Ont.	10	200 00	200 00
Foster, C. C.	"	10	200 00	200 00
Foster, Ethel A. G.	"	13	260 00	260 00
Foster, Harold W. A.	"	13	260 00	260 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Fox, G. W.	Liverpool, Eng.	92	1,840 00	1,840 00
Frank, Emil H.	New York, N.Y.	380	7,600 00	7,600 00
Frank, George S.	"	60	1,200 00	1,200 00
Freyseng, Peter	Toronto, Ont.	175	3,500 00	3,500 00
Frink, H. W.	St. John, N.B.	25	500 00	500 00
Frink, R. W. W.	"	250	5,000 00	5,000 00
Fullard, R. J. B.	Prince Albert, Sask.	5	100 00	100 00
Fulton, R. R., (exrs. estate)	Toronto, Ont.	146	2,920 00	2,920 00
Gamble, Mrs. Matilda	"	57	1,140 00	1,140 00
Gamsby, Mrs. Rosa A. B.	Oscala, Fla.	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500 00	500 00
Gash, Jane, (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Gash, N. B.	"	25	500 00	500 00
Gentles, Mrs. Margaret	Kincardine, Ont.	75	1,500 00	1,500 00
George, W. H	Toronto, Ont.	5	100 00	100 00
Gibson, Lady Elizabetb M.	Hamilton, Ont.	100	2,000 00	2,000 00
Gibson, Rev. J.	Thornhill, Ont.	25	500 00	500 00
Gill, Robert	Ottawa, Ont.	20	400 00	400 00
Gilleland, L. J.	Ayton, Ont.	10	200 00	200 00
Gilmour, Miss Alice	Toronto, Ont.	5	100 00	100 00
Glover, Mrs. H. B. Q.	Liverpool, Eng.	50	1,000 00	1,000 00
Goad, C. E., (exrs. estate)	Toronto, Ont.	700	14,000 00	14,000 00
Gold, James	London, Eng.	75	1,500 00	1,500 00
Gordon, William	Unknown.	3	60 00	60 00
Gorham, Mrs. Helen D.	Milton, Ont.	12	240 00	240 00
Gould, Isaac J.	Uxbridge, Ont.	125	2,500 00	2,500 00
Gourley, Mrs. Lottie E.	Toronto, Ont.	50	1,000 00	1,000 00
Gowans, John, (exrs. estate)	"	150	3,000 00	3,000 00
Graham, Mrs. Ada	Fairhope, Baldwin Co., Alabama	50	1,000 00	1,000 00
Graham, James	Lindsay, Ont.	125	2,500 00	2,500 00
Graham, Sir John H. M.	Glasgow, Scotland.	250	5,000 00	5,000 00
Grant, Miss Aggie G.	Woodville, Ont.	72	1,440 00	1,440 00
Grassett, Fred. LeM., M.D.	Toronto, Ont.	114	2,280 00	2,280 00
Gray, Wm.	New York, N.Y.	20	400 00	400 00
Gunn, Miss Tena	Toronto, Ont.	25	500 00	500 00
Guntrum, L. E.	Cincinnati, Ohio.	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M.	Toronto, Ont.	4	80 00	80 00
Hall, Bertha F.	Vancouver, B.C.	20	400 00	400 00
Hamilton, James, (exrs. estate)	Warkworth, Ont.	100	2,000 00	500 00
Hammond, Mrs. Isabella	Erindale, Ont.	386	7,720 00	3,720 00
Hamlin, Mrs. Helen	Fergus, Ont.	15	300 00	300 00
Hanna, D. B.	Toronto, Ont.	250	5,000 00	5,000 00
Harrington, Fred.	"	19	380 00	380 00
Harrington, Mrs. Catherine	"	1	20 00	20 00
Harrington, Miss Kate	"	25	500 00	500 00
Harrington, Joseph	Jerseyville, Ont.	37	740 00	740 00
Harrington, William	Ancaster, Ont.	37	740 00	740 00
Harris Trust, The	Brantford, Ont.	50	1,000 00	1,000 00
Harris, A. B.	Clarkson, Ont.	22	440 00	440 00
Harris, Lloyd	Brantford, Ont.	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V.	Clarkson, Ont.	62	1,240 00	1,240 00
Harris, Miss Naomi M.	"	54	1,080 00	1,080 00
Harris, Miss Annie L.	"	54	1,080 00	1,080 00
Harris, Miss Lucy L.	Toronto, Ont.	61	1,220 00	1,220 00
Hart, M. G. Agt. and G. H. Hodgetts, Acct. (in trust)	"	73	1,460 00	1,460 00
Harvey, Edmund	Guelph, Ont.	7	140 00	140 00
Harvey, Mrs. Joanna L. (in trust)	Guelph, Ont.	10	200 00	200 00
Haszard, Horace	Charlottetown, P.E.I.	50	1,000 00	1,000 00
Hay, E.	Toronto, Ont.	250	5,000 00	5,000 00
Heakes, Rev. William	Lewiston, N.Y.	40	800 00	800 00
Heape, Mrs. Barbara	Liverpool, Eng.	450	9,000 00	9,000 00
Heffernan, Miss N.C.	Toronto, Ont.	80	1,600 00	1,600 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Henderson, John	Ottawa, Ont.	125	2,500 00	2,500 00
Henry, John, (exrs. estate)	Toronto, Ont.	20	400 00	400 00
Hepburn, R. H.	Winnipeg, Man.	5	100 00	100 00
Hewat, Miss Florence E.	Halifax, N.S.	20	400 00	400 00
Heyd, George B.	Brantford, Ont.	65	1,300 00	1,300 00
Hill, G. A. (in trust)	Toronto, Ont.	20	400 00	400 00
Hime, W. L. and M. W. (in trust)	"	20	400 00	400 00
Hinde, George J.	Croydon, Surrey, Eng.	750	15,000 00	15,000 00
Hirschberg, Mary	St. Louis, Mo.	63	1,260 00	1,260 00
Hobson, Mrs. Agnes	Guelph, Ont.	60	1,200 00	1,200 00
Hobson, Mrs. R. M.	Toronto, Ont.	100	2,000 00	2,000 00
Hobson, J. Henry	Redcliffe, Dowlish, Eng	200	4,000 00	4,000 00
Hodgkinson, F. A	London, Eng.	30	600 00	600 00
Hodgins, Frank E. (trustee Wm. Thompson estate)	Toronto, Ont.	30	600 00	600 00
Hogg, Mrs. May Harvey and Gerard Lake Crole	London, N., Eng. Edinburgh, Scot.	15	300 00	300 00
Holcroft, Mrs. M. S. (estate), c/o H.S. Holcroft	Toronto, Ont.	10	200 00	200 00
Holcroft, H. S.	"	5	100 00	100 00
Hood, John (in trust)	Winnipeg, Man.	25	500 00	500 00
Hooper, Chas. E., (exrs. estate,) c/o Dr. E. M. Hooper	Toronto, Ont.	63	1,260 00	1,260 00
Hopkins, George, (exrs. estate)	London, Eng.	7	140 00	140 00
Horne, George (exrs. estate)	Toronto, Ont.	48	960 00	960 00
Horne, Miss Mary	Tilsonburg, Ont.	14	280 00	280 00
Hornsby, Harry	Leamington, Eng.	17	340 00	340 00
Hornsby, Mrs. Julia	Toronto, Ont.	11	220 00	220 00
Hoskin, John, K.C., LL.D.	"	173	3,460 00	3,460 00
Howe, Etna D.	"	100	2,000 00	2,000 00
Hughes, Mrs. Jerusha D.	"	150	3,000 00	3,000 00
Ince, William (trustee)	"	103	2,060 00	2,060 00
Inglis, Miss Annie	London, S.W., Eng.	10	200 00	200 00
Jackes, Mrs. Henrietta	Toronto, Ont.	20	400 00	400 00
Jackes, Price, (exrs. estate)	"	132	2,640 00	2,640 00
Jackson, George J.	Simcoe, Ont.	10	200 00	200 00
Jackson, Alexander H.	Buffalo, N.Y.	10	200 00	200 00
Jackson, Walter William	Horton Lodge, Slough, Eng.	20	400 00	400 00
Jackson, Mrs. Emma E.	Scarboro, Ont.	5	100 00	100 00
Jackson, Thompson	"	20	400 00	400 00
Jager, A. N. R	Liverpool, Eng.	25	500 00	500 00
Jager, B. M.	"	50	1,000 00	1,000 00
Jarvis, Mrs. Jennie	Toronto, Ont.	47	940 00	940 00
Johnston, James A., (exrs. estate)	"	50	1,000 00	1,000 00
Johnston, Miss Sidney M.	"	75	1,500 00	1,500 00
Jones, Grey	Liverpool, Eng.	10	200 00	200 00
Jones, Thomas E.	Toronto, Ont.	9	180 00	180 00
Jones, Rev. William, (exrs. estate)	"	3	60 00	60 00
Jones, W. E.	Liverpool, Eng.	20	400 00	400 00
Keefer, W. Napier	Toronto, Ont.	55	1,100 00	1,100 00
Kehoe, Christopher, I.	Care of F. D. Hirschberg & Co., St. Louis, Mo.	62	1,240 00	1,240 00
Keith, David S.	Toronto, Ont.	65	1,300 00	1,300 00
Kennaway, Miss Gertrude E.	Ottery, St. Marys, Devonshire, Eng.	27	540 00	540 00
Kennaway, Rt. Hon. Sir John H. (Bart.)	Ottery, St. Marys, Devonshire, Eng.	150	3,000 00	3,000 00
Kennedy, Miss Belle H.	San Francisco, Cal	1	20 00	20 00
Kennedy, Miss Grace M.	"	1	20 00	20 00
Kennedy, Mrs. Ida M.	Agincourt, Ont.	15	300 00	300 00
Kennedy, Wm. B., M.D.	Guelph, Ont.	32	640 00	640 00
Kenny, J. J., (exrs. estate)	Care of Mrs. P. L. Bailey, Mimico, Ont.	2,089	41,780 00	41,780 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Kent, Mrs. Caroline	Toronto, Ont.	1,270	25,400 00	25,400 00
Ketchum, Mrs. Carrie E.	Gananoque, Ont.	56	1,120 00	1,120 00
King, Miss Emma	Quebec, Que.	20	400 00	400 00
Kirkpatrick, Rev. Francis Grant	Kingston Mills, Ont.	5	100 00	100 00
Kirkpatrick, Chas. Stafford	Sydenham, Ont.	5	100 00	100 00
Kirkpatrick, Herbert Rutherford	Montreal, Que.	5	100 00	100 00
Kirkpatrick, Henriette Helen	"	5	100 00	100 00
Kirkpatrick, Annie Kathleen	Saranac Lake, N.Y.	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00	820 00
Knight, Edward	Rotterdam, Holland	20	400 00	400 00
Knox, Mrs. Leonora J.	Toronto, Ont.	6	120 00	120 00
Knox, William	"	6	120 00	120 00
Knowles, Miss Mary G.	Albany, N. Y.	12	240 00	240 00
Laird, Mrs. Mary	Toronto, Ont.	34	680 00	680 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng	50	1,000 00	1,000 00
Langley, H. George	Toronto, Ont.	35	700 00	700 00
Langrish, W. J.	London, E.C., Eng.	10	200 00	200 00
Larkin, P., (exrs. estate)	Care of Mrs. E. M. Larkin, St. Catharines, Ont.	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D.	Toronto, Ont.	34	680 00	680 00
Lash, Z. A., K.C., LL.D, trustee	"	400	8,000 00	8,000 00
Lash-Miller, Mrs. P. C.	"	30	600 00	600 00
Latta, James G.	London, Eng.	130	2,600 00	2,600 00
Law, William	Glasgow, Scot.	72	1,440 00	1,440 00
Lawrence, G. W., (exrs. estate)	Care of W. N. Lawrence, Stratford, Ont.	55	1,100 00	1,100 00
Lawrence, William	Stratford, Ont.	50	1,000 00	1,000 00
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, John	"	50	1,000 00	1,000 00
Leggatt, Matthew H.	Vancouver, B.C.	50	1,000 00	1,000 00
Leggatt, William	Montreal, Que.	50	1,000 00	1,000 00
Lee, Frank P.	Toronto, Ont.	25	500 00	500 00
Lipscomb, H. J., (exrs. estate)	La Plaza Apts., Toronto, Ont.	50	1,000 00	1,000 00
Little, Rev. James M. A. (estate)	Toronto, Ont.	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, (exrs. estate)	The Roughets, Whitehill, Bletchingley, Surrey, Eng.	20	400 00	400 00
Locke, J. T.	J. T. Locke & Co., Toronto, Ont.	10	200 00	200 00
Long, Thomas	Toronto, Ont.	754	15,080 00	15,080 00
Long, Miss Annie	"	80	1,600 00	1,600 00
Long, Thomas (in trust)	"	100	2,000 00	2,000 00
Long, F. S.	London, Eng.	2	40 00	40 00
Logan, F. G.	Care of James Lumbers & Co., Toronto, Ont.	45	900 00	900 00
Loucks, Mrs. Harriett	Winnipeg, Man.	6	120 00	120 00
Lyons, Miss Antonia E.	Vancouver, B.C.	12	240 00	240 00
MacDonald, Mrs. Alice	Guelph, Ont.	12	240 00	240 00
MacDonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00	240 00
MacDonald, Col. A. H., K.C.	Guelph, Ont.	10	200 00	200 00
MacGillivray, Clara D.	Kingston, Ont.	22	440 00	440 00
MacKay, Geo. S., (exrs. estate)	Toronto, Ont.	32	640 00	640 00
MacMahon, H. P.	St. Thomas, Ont.	50	1,000 00	1,000 00
MacPherson, Miss Katherine L.	Montreal, Que.	12	240 00	240 00
MacPherson, Gilbert G.	Rochester, N.Y.	50	1,000 00	1,000 00
Maddison, Mrs. C. A. (in trust)	Toronto, Ont.	11	220 00	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00	100 00
Mann, John, jr.	Glasgow, Scot.	36	720 00	720 00
Mann, Luduvic, M.	"	72	1,440 00	1,440 00
Manning, Mrs Francis	New York, N.Y.	15	300 00	300 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Manitoba College	Winnipeg, Man	105	2,100 00	2,100 00
Marks, Mrs. Emile P., (exrs. estate)	Toronto, Ont	25	500 00	500 00
Marriott, Charles	"	100	2,000 00	2,000 00
Martin, Percy	Vancouver, B.C	5	100 00	100 00
Martin, Thomas B. (trustee)	Cayuga, Ont	40	800 00	800 00
Mason, J. Cooper, mgr. Calvert, A. E., asst. mgr. (in trust)	Toronto, Ont	1,308	26,160 00	26,160 00
Masson, Wm. (exrs. estate)	"	122	2,440 00	2,440 00
Maughan, Mrs. Fanny	"	18	360 00	360 00
Meikle, W. B	"	426	8,520 00	8,520 00
Merrill, A. D	Tillsonburg, Ont	25	500 00	500 00
Merrill, L	"	25	500 00	500 00
Metcalf, Mrs. Emma	Grimsby, Ont	35	700 00	700 00
Miles, Rev. J	Suffolk, Eng	2	40 00	40 00
Miles, Mrs. Martha P	Toronto, Ont	31	620 00	620 00
Miles, W. A. (in trust)	London, E.C., Eng	34	680 00	680 00
Milford, George	Owen Sound, Ont	200	4,000 00	4,000 00
Miller, Mrs. Elizabeth A	Toronto, Ont	16	320 00	320 00
Miller, R. S., (exrs. estate)	Unknown	8	160 00	160 00
Mills, Jesse S	Toronto, Ont	10	200 00	200 00
Mitchell, Miss Bessie I. A. and Alastair R. H. Mitchell (trustees)	"	40	800 00	800 00
Minty, Gilbert	"	5	100 00	100 00
Moore, A. J., (exrs. estate)	Goderich, Ont	10	200 00	200 00
Moren, William J	Winnipeg, Man	50	1,000 00	1,000 00
Morgan, Miss M. Hope	Toronto, Ont	4	80 00	80 00
Morgan, Miss F	"	4	80 00	80 00
Morren, E. W. S	New York, N.Y	5	100 00	100 00
Morrison, Angus, (exrs. estate)	Toronto, Ont	25	500 00	500 00
Morrow, George A	"	487	9,740 00	9,740 00
Morrow, W. G	Peterboro, Ont	219	4,380 00	4,380 00
Munro, Alexander	Toronto, Ont	2	40 00	40 00
Murray, Rev. J., (exrs. estate)	Care of Mrs. Isabella Murray, Grimsby, Ont	20	400 00	400 00
Murray, George	Toronto, Ont	684	13,680 00	7,919 30
Myers, Mrs. May Ann exec. estate of Augustus	Cambridge, Mass	796	15,920 00	15,920 00
McAllen, George H	Montreal, Que	25	500 00	500 00
McAllum, W. R	London, Eng	10	200 00	200 00
McCabe, J	London, Eng	55	1,100 00	1,100 00
McCarthy, D. L. & Leighton G. (trustees)	Toronto, Ont	100	2,000 00	2,000 00
McCalla, Mrs. W. J. (in trust)	St. Catharines, Ont	2	40 00	40 00
McCuaig, Mrs. Matilda M	Belleville, Ont	100	2,000 00	2,000 00
McCormack, E. U	Toronto, Ont	20	400 00	400 00
McDonald, Mrs. Mary J	New York, N.Y	10	200 00	200 00
McEwen, John	Vancouver, B. C	15	300 00	300 00
McFiggens, Arthur J	Fenella, Ont	50	1,000 00	1,000 00
McGachen, Mrs. Gertrude	Orila, Ont	5	100 00	100 00
McGill, Wm., (exrs. estate)	Toronto, Ont	25	500 00	500 00
McGill, Margaret, (exrs. estate)	"	15	300 00	300 00
McGee, Elizabeth	Ottawa, Ont	80	1,600 00	1,600 00
McGee, Mrs. Annie	Toronto, Ont	80	1,600 00	1,600 00
McGillivray, Mrs. Helen	Whitby, Ont	62	1,240 00	1,240 00
McIntosh, James I	Guelph, Ont	12	240 00	240 00
McIntyre, R. I	Toronto, Ont	10	200 00	200 00
McKeand, John	Liverpool, Eng	20	400 00	400 00
McKeown, Miss Christina L	Orangeville, Ont	13	260 00	260 00
McLaren, Henry E	Hamilton, Ont	14	280 00	280 00
McLaren, Arch. K	"	14	280 00	280 00
McLaren, George H., Dr	Toronto, Ont	14	280 00	280 00
McLaren, H. E. and R. A. Lucas for Jean McLaren	Hamilton, Ont	14	280 00	280 00
McLaren, Frederick G	Hamilton, Ont	16	320 00	320 00
McLaren, Richard J. (estate)	"	14	280 00	280 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
McLaren, W. F.	Hamilton, Ont.	14	280 00	280 00
McLean, E. L.	Toronto, Ont.	5	100 00	100 00
McMurrich, Professor J. P	"	86	1,720 00	1,720 00
McMurrich, George (estate)	"	220	4,400 00	2,640 00
McMurrich, Mrs. Minnie G	Toronto, Ont.	40	800 00	800 00
McNamara, Thomas	Peterboro, Ont	20	400 00	400 00
McTaggart, Miss Elizabeth	Toronto, Ont.	50	1,000 00	1,000 00
Naftel, Walter F. A	Goderich, Ont	5	100 00	100 00
Naftel, Miss Emily C. L	"	5	100 00	100 00
Nairn, Alexander (estate)	Toronto, Ont.	30	600 00	600 00
National Trust Co. Ltd. (estate H. C. Hammond)	"	125	2,500 00	2,500 00
Nat'l. Trust Co., Ltd., in trust for Maud Mackenzie)	"	20	400 00	400 00
Neilson, Alexander	London, Eng.	30	600 00	600 00
Neilson, Hugh	Toronto, Ont.	100	2,000 00	2,000 00
Nelles, Mrs. Alice M	Guelph, Ont.	6	120 00	120 00
Nelles, Mrs. B. H. G	Grimbsy, Ont.	5	100 00	100 00
Nevitt, Mrs. E. E.	Toronto, Ont.	25	500 00	500 00
Nicholson, E. A., (exrs. of the late)	Lewes, Sussex, Eng.	40	800 00	800 00
Nicholson, Miss Jessie	"	80	1,600 00	1,600 00
Nicholson, W. E.	"	80	1,600 00	1,600 00
Nicholai, Siegfried F.	4 Josefplatz, Munich	16	320 00	320 00
Niehaus, Charles (estate)	Toronto, Ont.	125	2,500 00	2,500 00
Niven, J. K. (in trust)	"	60	1,200 00	1,200 00
Nordheimer, Samuel (estate)	"	300	6,000 00	6,000 00
Northern Life Assurance Co.	London, Ont.	250	5,000 00	5,000 00
Noxon, Mrs. Georgie E.	Toronto, Ont.	25	500 00	500 00
Oakshott, Elizabeth S.	Bidton, Cheshire, Eng.	50	1,000 00	1,000 00
O'Flynn, F. W.	Toronto, Ont.	50	1,000 00	1,000 00
O'Flynn, H. H.	"	50	1,000 00	1,000 00
O'Flynn, Philo W.	Madoc, Ont.	63	1,260 00	1,260 00
O'Flynn, F. E.	Belleville, Ont.	62	1,240 00	1,240 00
Ogden, W. W. (in trust)	Toronto, Ont.	24	480 00	385 00
Osler, Hammond & Nanton	Winnipeg, Man.	375	7,500 00	7,500 00
Osborne, J. P.	Beamsville, Ont	5	100 00	100 00
Oxnard, George A.	Guelph, Ont.	40	800 00	800 00
Pann, Mrs. E. J.	Los Angeles, Cal.	50	1,000 00	1,000 00
Parfitt, Albion	London, Ont.	50	1,000 00	1,000 00
Parker, Stephen J.	Owen Sound, Ont.	400	8,000 00	8,000 00
Parlane, W. A.	Collingwood, Ont.	15	300 00	300 00
Paterson, Rev. T. W.	Deer Park, Toronto, Ont	84	1,680 00	1,680 00
Paterson, Mrs. Florence	Toronto, Ont.	12	240 00	240 00
Paton, Miss Jean	"	50	1,000 00	1,000 00
Paton, John	"	60	1,200 00	1,200 00
Paton, Nigel F.	Calcutta, India	30	600 00	600 00
Patton, Jos. G., M.D.	Toronto, Ont.	155	3,100 00	3,100 00
Payne, Julian D., (exrs. estate)	New Orleans, La.	20	400 00	400 00
Pearson, F. S. (estate)	New York, N.Y.	1,250	25,000 00	25,000 00
Pellatt, Brig. General Sir Henry M., C.V.O.	Toronto, Ont.	304	6,080 00	6,080 00
Peine, Louis	New Hamburg, Ont.	50	1,000 00	1,000 00
Pepper, Rev. John	West Toronto, Ont.	15	300 00	300 00
Perrin, Mrs. Miney	New York, N.Y.	125	2,500 00	2,500 00
Perry, Miss Elizabeth	Toronto, Ont.	27	540 00	540 00
Peterkin, W. M.	"	250	5,000 00	5,000 00
Peters, George	Peterboro, Ont.	20	400 00	400 00
Phelps, E. S.	Burlington, Iowa	50	1,000 00	1,000 00
Pipe, Harvey	Amherst, N.S.	6	120 00	120 00
Poland, H. G.	London, Eng.	20	400 00	400 00
Porter, John G.	Toronto, Ont.	30	600 00	600 00
Potts, James McC.	Stirling, Ont.	10	200 00	200 00
Powell, J. B. {exrs. estate Powell, Rev. John J. H. U. Powell}	Mayfield, Sussex, Eng.	100	2,000 00	2,000 00
Price, Miss Lavinia	Toronto, Ont.	10	200 00	200 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Pringle, Mrs. Sara J.	Toronto, Ont.	35	700 00	700 00
Provident Investment Co.	"	107	2,140 00	2,140 00
Proudfoot, William	Goderich, Ont.	200	4,000 00	4,000 00
Radley, Mrs. Elizabeth J.	Toronto, Ont.	50	1,000 00	1,000 00
Ramsay, William	Stowe, Scotland	950	19,000 00	19,000 00
Rance, Miss Eva Frances	Blyth, Ont.	3	60 00	60 00
Rennie, Mrs. Mary Ann	Bromley, Kent, Eng.	20	400 00	400 00
Rance, Mrs. Harriet	Clinton, Ont.	50	1,000 00	1,000 00
Richard, Alfred	Montreal, Que.	10	200 00	200 00
Ridout, Percival F.	London, Eng.	55	1,100 00	1,100 00
Robert, E. A.	Montreal, Que.	250	5,000 00	5,000 00
Robertson, John A.	Toronto, Ont.	25	500 00	500 00
Robinson, Mrs. Elizabeth	"	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	"	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broadstairs, Kent, Eng.	100	2,000 00	2,000 00
Rogers, Dr. J. M	Ingersoll, Ont.	18	360 00	360 00
Rogers, Mrs. Helen S	Peterboro, Ont.	41	820 00	820 00
Rollo, Jennie S.	Chicago, Ill.	53	1,060 00	1,060 00
Rollo, W. F.	"	56	1,120 00	1,120 00
Rollo, Evelyn L	"	53	1,060 00	1,060 00
Ross, Alexander	Liverpool, Eng.	4	80 00	80 00
Ross, Hon. A. M., (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Ross, Miss Caroline S.	"	25	500 00	500 00
Ross, Mrs. E. Phoebe	Port Hope, Ont.	5	100 00	20 00
Routh, J. H., (exrs. estate)	Montreal, Que.	20	400 00	400 00
Rowlands, R. F.	Toronto, Ont.	10	200 00	200 00
Royal Trust Company	Montreal, Que.	333	6,660 00	6,660 00
Rumsey, C. S., (exrs. estate)	St. Marys, Ont.	10	200 00	200 00
Rumsey, Mrs. M. A. A	"	10	200 00	200 00
Ruston, Miss Jessie	Georgetown, Ont.	100	2,000 00	2,000 00
Royal Trust Co. (trustee for Mrs. Pipon)	Toronto, Ont.	5	100 00	100 00
Ryan, Miss Elizabeth	Lucan, Ont.	34	680 00	680 00
Sauer, George	Toronto, Ont.	2	40 00	40 00
Saylor, Wesley	Trenton, Ont.	25	500 00	500 00
Schell, R. S., (exrs. estate)	Brantford, Ont.	80	1,600 00	1,600 00
Schell, H. P.	New York, N.Y.	20	400 00	400 00
Scholfield, W. G.	West Toronto, Ont.	10	200 00	200 00
Scott, Charles W.	Toronto, Ont.	60	1,200 00	1,200 00
Scott, George F.	374 Margueretta St., Toronto, Ont.	4	80 00	80 00
Scott, J., (exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Semple, Miss Jennie P	"	35	700 00	700 00
Sewall, Mrs. Winnifred L.	Hamilton, Ont.	20	400 00	400 00
Sharpe, Miss Clara L.	San Franciso, Cal.	50	1,000 00	1,000 00
Sharpe, George, (exrs. estate)	"	170	3,400 00	1,221 35
Shaw, Mrs. Isabella T.	Hamilton, Ont.	33	660 00	660 00
Sherrard, H. A.	Toronto, Ont.	57	1,140 00	1,140 00
Sherrard, Mrs. A. L.	"	5	100 00	100 00
Shutt, Mrs. Charlotte	Ottawa, Ont.	15	300 00	300 00
Sidney, J. Henry	Cobourg, Ont.	20	400 00	400 00
Sinclair, Miss Janet	Unknown	13	260 00	260 00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont.	83	1,660 00	1,660 00
Small, Miss Catherine G.	Sarnia, Ont.	36	720 00	720 00
Smedley, George F. & Co.	Toronto, Ont.	10	200 00	200 00
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200 00	4,200 00
Smith, Alexander	Toronto, Ont.	60	1,200 00	1,200 00
Smith, Dr. Andrew, (exrs. estate)	Toronto General Trusts Corp., Toronto, Ont.	40	800 00	800 00
Smith, D. King, M. D.	Toronto, Ont.	10	200 00	200 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Smith, Mrs. Mary Ann, (exrs. estate)	National Trust Co., Toronto, Ont.	270	5,400 00	5,400 00
Smith, H. B.	Owen Sound, Ont.	175	3,500 00	3,500 00
Smith, Davis & Co.	Buffalo, N.Y.	500	10,000 00	10,000 00
Smith, W. W.	Raleigh, N. C	75	1,500 00	1,500 00
Smith, Marshall J., (exrs. estate)	New Orleans, La	20	400 00	400 00
Sonkson, E.	London, E. C., Eng	224	4,480 00	4,480 00
Sorgius, Mrs. Constance Zepf	Three Rivers, Que.	5	100 00	100 00
Sproule, Miss E. J	Springfield-on-Credit, Ont	78	1,560 00	1,560 00
Stanley, Bernard	Lucan, Ont.	300	6,000 00	6,000 00
Stanley, Mrs. Hannah E. (in trust)	"	8	160 00	160 00
Stanley, Mrs. Jennie	"	50	1,000 00	1,000 00
Stanley, Aljoe E.	"	37	740 00	740 00
Stanley, Miss Mary E.	"	61	1,220 00	1,220 00
Stanley, Miss Charlotte M	"	39	780 00	780 00
Stanley, Albert E.	"	30	600 00	600 00
Stanley, Miss M. Lucretia	"	36	720 00	720 00
Stanley, Uriah M	Brantford, Ont.	40	800 00	800 00
Stanway, F. N.	Toronto, Ont	5	100 00	100 00
Staples, Mrs. Eliza	St. Thomas, Ont.	8	160 00	160 00
Stayner, Rev. Sutherland	Toronto, Ont.	4	80 00	80 00
Stayner, Mrs. Harriet R.	"	6	120 00	120 00
Steele, Mrs. Annie E	Belleville, Ont.	3	60 00	60 00
Stevenson, Miss Amy	Ancaster, Ont.	40	800 00	800 00
Stewart, Miss Ida A	Woodstock, Ont.	25	500 00	500 00
Stewart, William	Toronto, Ont	22	440 00	440 00
Stewart, Mrs. Margaret J	Campbellford, Ont.	10	200 00	200 00
Stewart, Robert, (exrs. estate)	Care of John Duncan, Toronto, Ont.	36	720 00	720 00
Stimson, G. A. & Co.	"	200	4,000 00	4,000 00
Stinson, H. E.	"	10	200 00	200 00
Stock, William H.	Liverpool, Eng	20	400 00	400 00
Stocking, Charles P	Waubashene, Ont	200	4,000 00	4,000 00
Strachan, Miss Mary E. H.	Toronto, Ont.	206	4,120 00	4,120 00
Strathy, A. G.	"	52	1,040 00	1,040 00
Strathy, J. R.	"	30	600 00	600 00
Strathy, Miss Elizabeth M.	"	30	600 00	600 00
Strathy, G. B.	"	30	600 00	600 00
Strong, Arthur Douglas Dawker	Galt, Ont.	20	400 00	400 00
Swain, W. J.	Collingwood, Ont	55	1,100 00	1,100 00
Symons, Miss Eliza F.	Toronto, Ont.	13	260 00	260 00
Tackaberry, Mrs. Catherine, (exrs. estate)	Care of R. J. Tackaberry, Toronto, Ont.	25	500 00	500 00
Talbut, Marcus, (exrs. estate)	Unknown	5	100 00	100 00
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00	280 00
Taylor, Miss Mary L.	"	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H., (exrs. estate	Care of F. Roper, Toronto, Ont.	3	60 00	60 00
Thomas, Mrs. M. M.	Quebec, Que.	47	940 00	940 00
Thompson, John B., (extr)	London, Ont.	5	100 00	100 00
Thompson, J. B	St. Marys, Ont	15	300 00	300 00
Thompson, Robert, (exrs. estate)	Care of R. W. Thompson, Pelham Place, Toronto, Ont	847	16,940 00	16,940 00
Thomson, Miss Martha Muir	Glasgow, Scot.	24	480 00	480 00
Thompson, Malcolm	Montreal, Que.	130	2,600 00	2,600 00
Thorburn, Miss Mary, (exrs. estate)	Care of J. T. and D. T. Symons, Toronto, Ont	4	80 00	80 00
Tidswell, W. C., exor., (estate of)	Care of Kate Ethel Tidswell, Hamilton, Ont.	100	2,000 00	2,000 00
Tingle, John	Wexford, Ont.	13	260 00	260 00
Toronto General Trusts Corp., (exrs. estate) Mary E. Cockburn	Toronto, Ont.	902	18,040 00	18,040 00

THE WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Toronto General Trusts Corp., (exrs. estate) A. Robertson	Toronto, Ont.	50	1,000 00	1,000 00
Toronto General Trusts Corp., (exrs. estate) C. C. Baines	"	2	40 00	40 00
Toronto General Trusts Corp., (exrs. estate) Jane Kirkland	"	166	3,320 00	3,320 00
Toronto General Trusts Corp., (exrs. estate) James Kerr Osborne	"	355	7,100 00	7,100 00
Townley, Mrs. W. R.	Chicago, Ill.	24	480 00	480 00
Van Der Linde, Harold	Toronto, Ont.	56	1,120 00	1,120 00
Van Heynigen, A. E., (estate)	Care of Mary W. Heynigen, Mobile, Ala.	100	2,000 00	2,000 00
Vogel, Philipp Jacob and Camille Soyka	London, E. C., Eng.	60	1,200 00	1,200 00
Waddell, John	Orono, Ont.	25	500 00	500 00
Wade, Mrs. Lillie M.	Brighton, Ont.	17	340 00	340 00
Wadhams, John M.	Goshen, Conn.	18	360 00	360 00
Wadhams, Julia E.	"	16	320 00	320 00
Wadhams, Mrs. Mary P.	"	30	600 00	600 00
Wadhams, Robert P.	"	16	320 00	320 00
Wainwright, C. S.	Toronto, Ont.	10	200 00	200 00
Walker, Mrs. Clara R.	"	34	680 00	680 00
Walker, Warren J.	"	2	40 00	40 00
Wallace, Mrs. Henrietta	"	20	400 00	400 00
Ward, R. M. Bretherton	Liverpool, Eng.	50	1,000 00	1,000 00
Warwick, Guy F.	Toronto, Ont.	290	5,800 00	5,800 00
Warwick, R. D.	"	10	200 00	200 00
Webb, Albert E. (in trust)	Los Angeles, Cal.	1,056	21,120 00	21,120 00
Webster, Alfred F. (in trust)	Toronto, Ont.	21	420 00	420 00
Weir, Robert	"	5	100 00	100 00
Weller, H. L. M.	"	50	1,000 00	1,000 00
White, Miss Alice	Montreal, Que.	5	100 00	100 00
Whitelaw, Mrs. Sarah	Fairbank, Ont.	11	220 00	220 00
Wilkes, Alfred J.	Brantford, Ont.	2	40 00	40 00
Williamson, H. W., (estate)	Care of W. Williamson, Toronto, Ont.	10	200 00	200 00
Wills, Miss Annie	Toronto, Ont.	31	620 00	620 00
Wills, Miss Annie (exec.)	"	1	20 00	20 00
Wills, Miss Eliza, (exrs. estate)	"	31	620 00	620 00
Wills, Miss Susan	"	31	620 00	620 00
Wills, Miss Wilhelmina	"	31	620 00	620 00
Wills, Thomas (exec. estate)	Care of J. F. Wills Belleville, Ont.	125	2,500 00	2,500 00
Wilson, C. S., (exr. estate)	Care of John Stark & Co., Toronto, Ont.	1,200	24,000 00	24,000 00
Wintle, Cyril & Co.	London, Eng.	30	600 00	600 00
Wood, E. R.	Toronto, Ont.	75	1,500 00	1,500 00
Wood, Lewis P.	"	56	1,120 00	1,120 00
Wood, S. Casey	"	56	1,120 00	1,120 00
Wood, Hon. S. C., (estate)	Care of S. Casey Wood, Toronto, Ont.	3	60 00	60 00
Wood, Miss Lucinda J.	Brantford, Ont.	53	1,060 00	1,060 00
Young, Mrs. Margaret	Toronto, Ont.	12	240 00	240 00
Young, J. A., Jr.	"	13	260 00	260 00
Young, W. E.	"	2	40 00	40 00
Total Common Stock		75,000	$1,500,000 00	$1,484,625 65
Total Preferred Stock		50,000	1,000,000 00	1,000,000 00
Totals		125,000	$2,500,000 00	$2,484,625 65

APPENDIX B.
GENERAL STATEMENTS
OF
BRITISH AND FOREIGN COMPANIES
FOR
YEAR ENDING DECEMBER 31, 1917.

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

Alliance Assurance Company, Limited.
American Lloyds, Underwriters, At.
Atlas Assurance Company, Limited.
The British Crown Assurance Corporation.
Caledonian Insurance Company.
The Century Insurance Company Limited.
Citizens' Insurance Company of Missouri.
Columbia Insurance Company.
Commercial Union Assurance Company, Limited.
Continental Casualty Company.
The Continental Insurance Company.
The Employers' Liability Assurance Corporation, Limited.
Fidelity-Phenix Fire Insurance Company of N.Y.
General Accident, Fire and Life Assurance Corporation, Limited.
The General Fire Assurance Company of Paris, France.
Guardian Assurance Company, Limited.
International Fidelity Insurance Company.
The Law, Union and Rock Insurance Company, Limited.
The Liverpool and London and Globe Insurance Company, Limited.
The London Guarantee and Accident Company, Limited.
London and Lancashire Fire Insurance Company, Limited.
The Marine Insurance Company, Limited.
Merchants Fire Assurance Corporation of N.Y.
National Provincial Plate Glass and General Insurance Company, Limited.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
North British and Mercantile Insurance Company.
The Northern Assurance Company, Limited.
The Norwich Union Fire Insurance Society, Limited.
The Ocean Marine Insurance Company, Limited.
The Palatine Insurance Company, Limited.
The Phenix Fire Assurance Company of Paris, France.
Phœnix Assurance Company, Limited.
Railway Passengers Assurance Company.
The Royal Exchange Assurance.
The Royal Insurance Company, Limited.
The Scottish Union and National Insurance Company.
The Stuyvesant Insurance Company.
Sun Insurance Office.
L'Union Compagnie d'Assurances contre l'incendie.
Union Assurance Society, Limited.
Union Insurance Society of Canton (China) Limited.
The Order of United Commercial Travelers of America.
The Yorkshire Insurance Company, Limited.

FIREMEN'S INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1917.

Firemen's Insurance Company—*Concluded.*

INCOME.

Total premium income	$ 3,471,900 24
Interest and dividends	295,844 73
Cash received for rents	97,138 45
Borrowed money (gross)	260,000 00
Agents' balances previously charged off	44 07
United States revenue stamps refund	2,300 50
Employees Liberty Bond subscription	1,838 69
Total income	$ 4,129,066 68

DISBURSEMENTS.

Net amount paid for losses	$ 1,833,088 75
Expenses of adjustment and settlement of losses	43,555 11
Commissions or brokerage	809,793 38
Allowances to agencies for miscellaneous agency expenses	3,383 09
Salaries, $46,311.60; and expenses, $36,502.08; of special and general agents	82,813 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees	168,976 70
Rents	19,320 60
Underwriters' boards and tariff associations	66,153 58
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	23,189 76
Inspections and surveys	3,311 30
Taxes on real estate	29,424 39
State taxes on premiums, Insurance Department licenses and fees	84,864 16
All other licenses, fees and taxes	14,534 79
Paid stockholders for interest or dividends	300,000 00
Agents' balances charged off	1,233 70
Gross decrease, by adjustment, in book value of bonds	9,562 75
Borrowed money repaid (gross)	260,000 00
Interest or borrowed money	5,467 73
All other disbursements	112,228 04
Total disbursements	$ 3,870,901 51

LEDGER ASSETS.

Book value of real estate	$ 1,074,129 63
Mortgage loans on real estate, first liens	2,301,450 00
Book value of bonds and stocks	1,673,496 66
Cash on hand, in trust companies and in banks	227,728 55
Agents' balances	596,349 97
Total ledger assets	$ 5,873,154 81

NON-LEDGER ASSETS.

Interest due and accrued	41,241 47
Rents due	765 87
Market value of bonds and stocks over book value	1,833,645 56
Reinsurance due on losses already paid	94,594 05
U.S. Revenue stamps refund claim	466 28
Gross assets	$ 7,843,868 04
Deduct assets not admitted	41,651 00
Total admitted assets	$ 7,802,217 04

LIABILITIES.

Net amount of unpaid losses and claims	$ 517,663 21
Total unearned premiums	3,588,006 59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,750 00
Federal, state and other taxes due or accrued (estimated)	45,000 00
Contingent commissions or other charges due or accrued	7,500 00
Principal unpaid on scrip or certificate of profits	2,326 04
Total liabilities (not including capital stock)	$ 4,167,245 84

FIREMEN'S INSURANCE COMPANY—*Concluded.*

LIABILITIES—*Concluded.*

Capital stock paid up in cash	$ 1,250,000 00
Surplus over all liabilities	2,384,971 20
Total liabilities	$ 3,634,971 20

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$577,511,462 00
Premiums thereon	5,735,119 48
Amount of risks terminated	566,621,116 00
Premiums thereon	5,532,397 93
Net amount in force at December 31, 1917	747,172,283 00
Premiums thereon	7,183,553 45

GLENS FALLS INSURANCE COMPANY.

General Business Statement for the Year Ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 227,356 55
Mortgage loans on real estate	1,644,686 23
Loans secured by pledge of bonds, stocks or other collaterals	222,241 00
Book value of bonds and stocks owned by the company	3,192,385 00
Cash on hand, in banks and trust companies	1,102,287 52
Agents' balances	719,223 27
Total ledger assets	$ 7,108,179 57

NON-LEDGER ASSETS.

Interest due and accrued, $43,152.64; rents accrued, $423.73	43,576 37
Other non-ledger assets	11,168 10
Gross assets	$ 7,162,924 04
Deduct assets not admitted	12,701 63
Total admitted assets	$ 7,150,222 41

LIABILITIES.

Net amount of unpaid claims	$ 631,934 00
Total unearned premiums	3,175,916 27
Salaries, rents expenses, accounts, fees, etc., due and accrued	10,000 00
Federal, State, and other taxes due or accrued (estimated)	70,000 00
Dividends declared and unpaid to stockholders	30,000 00
Funds held under reinsurances treaties	78,034 43
Reserve for dividend	125,000 00
Reserve for contingencies	40,000 00
Total liabilities (not including capital stock)	$ 4,160,884 70
Joint stock capital paid up in cash	500,000 00
Surplus over all liabilities	2,488,312 19
Total liabilities	$ 7,149,196 89

INCOME.

Net cash received for premiums other than perpetuals	$ 3,789,494 35
Received for interest and dividends	282,011 39
Rents	27,256 31
Increase in liabilities during the year on account of reinsurance treaties	46,079 82
Gross increase, by adjustment, in book value of bonds and stocks	21,860 47
Gross profit on sale or maturity of real estate and bonds	1,015 00
From agents' balances previously charged off	233 35
Total income	$ 4,167,950 69

DISBURSEMENTS.

Net amount paid for claims	$ 1,778,964 84
Expenses of adjustment and settlement of claims	51,561 20
Paid stockholders for interest or dividends	185,000 00
Allowances to agencies for miscellaneous agency expenses	21,330 52
Salaries, $74,276.88; and expenses, $58,425.34 of special and general agents	132,702 22
Commission or brokerage	778,098 54
Salaries, fees and all other charges of officers, directors, trustees and home office employees	156,924 18
Rents	14,241 11
Underwriters' boards and tariff associations	36,468 75
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	11,434 25
Inspections and surveys	15,020 73
Taxes on real estate	5,770 46
State taxes on premiums, Insurance Department licenses and fees	61,166 79
All other licenses, fees and taxes	11,288 00

GLENS FALLS—*Concluded.*

DISBURSEMENTS—*Concluded.*

Agents' balances charged off	$ 1,369 94
Gross loss on sale or maturity of bonds	3,762 00
Gross decrease, by adjustment, in book value of bonds, stock and real estate	80,777 07
All other disbursements	98,794 99
Total disbursements	$ 3,444,675 59

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$509,288,100 00
Premiums thereon	4,287,391 95
Amount of fire risks terminated	420,347,013 00
Premiums thereon	3,741,428 26
Net amount of fire risks in force on December 31, 1917	627,919,065 00
Premiums thereon	5,355,355 75
Net amounts of marine and inland risks in force on December 31, 1917	28,795,778 00
Premiums thereon	797,974 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 400,689 47
Loans on mortgages or real estate, first liens	1,000 00
Book value of stocks and bonds	3,515,642 75
Cash in hand, in trust companies and in banks	262,967 10
Agents' balances	536,585 48
Other ledger assets	1,541 25
Total ledger assets	$ 4,718,426 05

NON-LEDGER ASSETS.

Interest accrued	29,669 97
Reinsurance due on losses paid	10,729 73
Other non-ledger assets	1,427 43
Gross assets	$ 4,760,253 18
Deduct assets not admitted	317,639 29
Total admitted assets	$ 4,442,613 89

LIABILITIES.

Net amount of unpaid claims	$ 539,931 17
Unearned premiums	2,053,629 45
Salaries, rents, expenses, bills, accounts, etc., due or accrued	2,463 03
Federal, state and other taxes due or accrued (estimated)	35,000 00
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	489,288 06
Dividends declared and unpaid to stockholders	2,094 12
Due and to become due for borrowed money	84,000 00
Total liabilities, except capital stock	$ 3,206,405 83
Capital stock paid in cash	1,000,000 00
Surplus	236,208 06
Total liabilities	$ 4,442,613 89

INCOME.

Total premiums other than perpetual	$ 2,369,295 50
Deposit premiums written on perpetual risks (gross)	4,520 42
Interest and dividends	163,728 29
Rents	29,931 08
Agents' balances previously charged off	676 84
Borrowed money	219,000 00
Gross profit on sale or maturity of bonds	723 49
All other income	6,228 43
Total income	$ 2,794,104 05

DISBURSEMENTS.

Net amount paid for claims	$ 1,647,487 67
Expenses of adjustment and settlement of claims	46,402 05
Paid stockholders for interest or dividends	29,721 55
Commission or brokerage	585,122 77
Allowances to agencies for miscellaneous agency expenses	11,630 47
Salaries, $39,710.75, and expenses, $23,623 81; of special and general agents	63,334 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees	108,786 39
Rents	9,000 00
State taxes on premiums, Insurance Department licenses and fees	74,914 03

The Insurance Company of the State of Pennsylvania—*Concluded.*

DISBURSEMENTS—*Concluded.*

All other licenses, fees and taxes	$ 10,188 90
Underwriters' boards and tariff associations	33,168 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	20,569 21
Inspection and surveys	10,465 03
Taxes on real estate	5,810 87
Gross loss on sale or maturity of bonds	264 13
Agents' balances charged off	500 05
Deposit premiums returned	16,814 49
Borrowed money repaid	135,000 00
Interest on borrowed money	4,534 64
All other disbursements	58,888 36
Total disbursements	$ 2,872,604 71

RISKS AND PREMIUMS.

Written or renewed during the year, fire	$786,269,317 00
Premiums thereon	4,070,708 03
Terminated during the year	376,895,395 00
Premiums thereon	3,952,826 43
Net in force at December 31, 1917	353,886,618 00
Premiums thereon	3,606,308 21
Perpetual risks not included above	22,704,193 00
Deposit premiums on same	537,509 31

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURG, PA.

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 153,857 25
Mortgage loans on real estate	2,368,292 97
Loans secured by pledge of bonds, stocks or other collateral	47,425 00
Book value of bonds and stocks	738,821 07
Cash on hand, in banks and trust companies	275,614 06
Agents' balances	402,637 63
Other ledger assets	200 00
Total ledger assets	$ 3,986,847 98

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	668 26
Interest due and accrued	46,777 43
Rents accrued	215 55
Market value of real estate over book value	9,958 50
Market value of bonds and stocks over book value	668 26
Reinsurance recoverable on paid losses	23,918 22
Gross assets	$ 4,068,385 94
Deduct assets not admitted	60,923 71
Total admitted assets	$ 4,007,462 23

LIABILITIES.

Net amount of unpaid claims	$ 307,914 96
Total amount of unearned premiums	2,054,566 40
Dividends declared and unpaid to stockholders	335 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	775 29
Taxes due and accrued (estimated)	75,000 00
Contingent commissions or other charges due or accrued	2,760 64
Total liabilities	$ 2,441,352 29
Capital stock paid up in cash	1,000,000 00
Surplus over liabilities and paid up capital stock	566,109 94
Total liabilities	$ 4,007,462 23

INCOME.

Net cash received for premiums	$ 2,175,758 16
Received for interest and dividends	164,713 14
Received for rents	12,951 95
Agents' balances previously charged off	658 66
Gross profit on sale or maturity of real estate	705 20
All other income	1,379 47
Total income	$ 2,356,166 58

DISBURSEMENTS.

Net amount paid for claims	$ 965,649 64
Expenses of adjustment and settlement of claims	35,155 05
Dividends paid stockholders	120,000 00
Commission or brokerage	610,689 81
Allowances to agencies for miscellaneous agency expenses	41,844 42
Salaries, $19,075.05; and expenses, $19,635 78 of special and general agents	38,710 83
Salaries, fees and other charges of officers, directors, trustees and home office employees	77,043 75
Rents	6,125 00
Underwriters' boards and tariff associations	14,240 26
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses	13,436 07

NATIONAL-BEN FRANKLIN—*Concluded.*

DISBURSEMENTS—*Concluded.*

Inspections and surveys	$ 7,484 19
Taxes on real estate	2,710 98
State taxes on premiums, Insurance Department fees and licenses	31,660 44
All other licenses, fees and taxes	18,548 96
Agents' balances charged off	1,405 58
Gross loss on sale or maturity of real estate	1,614 82
All other disbursements	25,857 66
Total disbursements	$ 2,012,177 46

RISKS AND PREMIUMS.

	Fire.	Marine and Inland.
Amount of policies written or renewed during the year	$271,563,586 00	$16,577,283 00
Premiums thereon	2,753,607 37	481,318 43
Amount of policies terminated	240,592,835 00	13,356,624 00
Premiums thereon	2,448,626 26	357,487 28
Net amount in force at end of year	375,573,842 00	12,237,579 00
Premiums thereon	3,620,322 59	359,323 17

NIAGARA FIRE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 233,000 00
Book value of bonds and stocks	7,213,993 27
Cash on hand, in banks and trust companies	826,161 51
Agents' balances	1,048,445 70
Losses and expenses recoverable on paid losses	66,291 79
Total ledger assets	$ 9,387,892 27

NON-LEDGER ASSETS.

Interest due and accrued	54,006 93
Gross assets	$ 9,441,899 20
Deduct assets not admitted	166,821 45
Total admitted assets	$ 9,275,077 75

LIABILITIES.

Net amount of unpaid claims	$ 681,836 43
Total amount of unearned premiums	4,480,324 52
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	26,000 00
Taxes due and accrued (estimated)	150,000 00
Contingent commissions or other charges due or accrued	10,000 00
Citizens' contingent liability	1,500 00
Employees Liberty Loan Fund	1,744 00
Total liabilities, except capital stock	$ 5,351,404 95
Capital stock paid up in cash	1,000,000 00
Surplus over liabilities and paid up capital stock	2,923,672 80
Total liabilities	$ 9,275,077 75

INCOME.

Net cash received for premiums	$ 5,242,379 71
Received for interest and dividends	390,177 61
Agents' balances previously charged off	956 11
Gross profit on sale or maturity of bonds	1,625 00
All other income	1,744 00
Total income	$ 5,636,882 43

DISBURSEMENTS.

Net amount paid for claims	$ 2,218,489 99
Expenses of adjustment and settlement of claims	59,380 07
Dividends paid stockholders	250,000 00
Commission or brokerage	1,084,046 90
Salaries, $86,844 47; and expenses, $48,784 87 of special and general agents	135,629 34
Salaries, fees and other charges of officers, directors, trustees and home office employees	310,916 50
Rents	42,856 34
Underwriters' boards and tariff associations	64,497 65
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,212 84
Inspections and surveys	18,427 80
State taxes on premiums, Insurance Department fees and licenses	105,054 92
All other licenses, fees and taxes	22,119 81
Agents' balances charged off	2,437 62
Amount paid from income tax reserved	1,045 58
Gross loss on sale or maturity of bonds	886 20
All other disbursements	158,223 92
Total disbursements	$ 4,484,225 48

Niagara Fire—*Concluded.*

RISKS AND PREMIUMS.

	Fire.	Marine and Inland.
Amount of policies written or renewed during the year	$811,389,872 00	$35,434,847 00
Premiums thereon	7,700,489 44	729,966 43
Amount of policies terminated	630,312,599 00	27,584,301 00
Premiums thereon	6,344,058 26	342,869 56
Net amount in force at end of year	853,561,769 00	15,670,713 00
Premiums thereon	7,841,415 47	561,246 56

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

General Business Statement for the Year ending December 31, 1917.

LEDGER ASSETS.

Book value of real estate	$ 218,000 00
Mortgage loans on real estate, first liens, $1,664,212.10; other than first, $40,000	1,704,212 10
Book value of bonds	5,800,809 61
Cash on hand, in trust companies and in banks	479,673 67
Agents' balances and bills receivable	395,065 74
Total ledger assets	$ 8,597,761 12

NON-LEDGER ASSETS.

Interest due and accrued	69,603 55
Reinsurance recoverable on losses paid	4,648 65
Gross assets	$ 8,672,013 32
Deduct assets not admitted	1,010,754 30
Total admitted assets	$ 7,661,259 02

LIABILITIES.

Net amount of unpaid claims	$ 684,502 65
Total amount of unearned premiums	3,835,972 54
Conflagration reserve	500,000 00
Dividends declared and unpaid to stockholders	45,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,951 64
Taxes due or accrued (estimated)	125,000 00
Commissions, brokerage and other charges due or accrued	30,932 88
Total liabilities except capital stock	$ 5,225,359 71
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,435,899 31
Total liabilities	$ 7,661,259 02

INCOME.

Net cash received for premiums	$ 3,748,248 84
Interest and dividends	308,259 09
Rents	14,317 50
Agents' balances previously charged off	24 89
Gross profit on sale or maturity of bonds	3,280 25
Gross increase, by adjustment, in book value of bonds	6,875 00
All other income	2,388 01
Total income	$ 4,083,393 58

DISBURSEMENTS.

Net amount paid for claims	$ 1,663,017 54
Expenses of adjustment and settlement of claims	42,537 83
Paid stockholders for interest and dividends	215,000 00
Commissions or brokerage	867,543 35
Allowances to local agencies for miscellaneous agency expenses	8,541 58
Salaries, $101,102 12; and expenses, $212,135 83; of special and general agents	313,237 95
Salaries, fees and all other charges of officers, directors, trustees and home office employees	118,405 47
Rents	13,000 00
Underwriters' boards and tariff associations	21,534 06
Fire department, fire patrol and salvage assessments, fees, taxes and expenses	19,301 82

NORTHWESTERN NATIONAL—*Concluded.*

DISBURSEMENTS—*Concluded.*

Inspections and surveys	$ 306 25
Taxes on real estate	4,957 29
State taxes on premiums; Insurance Department licenses and fees	88,845 76
All other licenses, fees and taxes	21,721 82
Agents' balances charged off	1,202 85
Gross loss on sale or maturity of bonds	4,708 75
Gross decrease by adjustment in book value of real estate	2,448 16
All other disbursements	93,992 11
Total disbursements	$ 3,500,302 59

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$435,476,923 00
Premiums thereon	4,432,608 32
Amount of risks terminated during the year	376,167,275 00
Premiums thereon	3,952,158 84
Net amount in force at December 31, 1917	808,860 745 00
Premiums thereon	6,978,793 99

THE ROYAL EXCHANGE ASSURANCE.

General Business Statement for the Year ending December 31, 1917.

FIRE DEPARTMENT.

RECEIPTS.

The net premiums for the year amounted to £1,117,887 11s. 1d. which, with interest, gave a total income of £1,129,920 9s. 5d.

PAYMENTS.

The losses after providing for all claims known to have occurred on or before the 31st December amounted to £570,770 4s. 9d. The commission was £210,175 15s. 1d. and the expenses of management were £217,900 12s. 5d. Full provision has been made in each case for outstanding items.

The fire fund, after transferring £80,350 3s. 7d. to the profit and loss account, amounts to £547,155.

FIRE INSURANCE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year—				Claims under policies paid and outstanding	570,770	4	9
Reserve for unexpired risks £	402,077	0	0	Commission	210,175	15	1
Additional reserve	75,000	0	0	Expenses of management	217,900	12	5
	477,077	0	0	Bad debts	7	11	3
Premiums	1,117,887	11	1	Contributions to fire brigades	5,638	2	4
Interest, dividends and rents £	16,043	17	9	Transferred to Profit and Loss Account	80,350	3	7
Less Income tax thereon	4,010	19	5	Amount of fire insurance fund at the end of the year, as per balance sheet—			
	12,032	18	4	Reserve for unexpired risks, being 40 p.c. of the premium income for the year £ 447,155 0 0			
Transfered from profit and loss account to additional reserve	25,000	0	0	Additional reserve 100,000 0 0	547,155	0	0
	£1,631,997	9	5		£1,631,997	9	5

PROFIT AND LOSS ACCOUNT—(General Reserve Fund.)

	£	s.	d.		£	s.	d.
Balance of last year's account	623,279	16	9	Dividend to proprietors	63,238	16	4
Interest, dividends and rents not carried to other accounts £	83,776	2	10	Expenses not charged to other accounts	33,729	2	7
Less Income tax thereon	20,553	6	7	Provision for depreciation of investments and for losses owing to the war	140,000	0	0
	63,222	16	3	Transferred to Fire Fund	25,000	0	0
Transferred from Fire Insurance Account	80,350	3	7	Balance, as per balance sheet	726,434	12	1
Transferred from Marine Insurance Account	170,000	0	0				
Transferred from General Accident Insurance Account	50,592	14	11				
Transferred from Trustee and Executor Account	940	9	6				
Conscience money	16	10	0				
	£ 988,402	11	0		£ 988,402	11	0

BALANCE SHEET.

Liabilities.

	£	s.	d.
Proprietors' capital paid up	689,219	17	10
Life Assurance Fund	3,999,108	8	3
Annuity Fund	812,530	9	8
Capital Redemption Fund	182,405	15	9
Fire Insurance Fund	547,155	0	0
Marine Insurance Fund	1,216,445	11	2
General Accident Insurance Fund	258,505	0	0
Profit and Loss Account (general reserve fund)	726,434	12	1
Claims admitted or intimated, but not paid—			
Life assurance	72,066	11	1
Fire insurance	210,003	10	7
Annuities due and unpaid	8,076	19	8
Surrendered and settlement policies suspense accounts	7,826	12	11
Deposit fund (clerks savings)	27,726	14	6
Security deposit fund (security for agents and others)	1,805	0	0
Pension and other reserve funds	160,237	19	11
Sundry creditors	480,624	18	4
	£9,310,173	1	9

Assets.

	£	s.	d.
Mortgages on property within the United Kingdom	705,393	6	11
Mortgages on property out of the United Kingdom	57,082	5	3
Loans on parochial and other public rates	123,351	14	2
Loans on life interests	187,644	8	11
Loans on reversions	169,446	18	7
Loans on stocks and shares	97,207	19	8
Loans on Company's policies within their surrender values	215,798	0	11
Loans on personal security	108,022	17	11
Investments:—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England stock	1,794,032	4	4
Municipal and county securities, United Kingdom	110,610	2	7
Indian and Colonial Government securities	232,262	6	8
Indian and Colonial provincial securities	22,735	0	0
Indian and Colonial municipal securities	89,919	2	6
Foreign Government securities	493,107	14	9
Foreign provincial securities	42,417	9	4
Foreign municipal securities	175,195	19	2
Railway and other debentures and debenture stocks—			
Home and Foreign	1,210,048	14	6
Railway and other preference and guaranteed stocks	329,455	18	0
Railway and other ordinary stocks	490,713	17	7
Freehold ground rents	129,177	9	8
House property	787,834	18	3
Life interests	14,081	5	3
Reversions	182,599	13	6
Agents' balances	1,068,928	5	10
Outstanding premiums	29,707	17	11
Outstanding interest, dividends and rents	20,887	12	7
Interest accrued but not payable	65,817	0	0
Bills receivable	6,704	6	0
Marine stamps	740	6	10
Cash:—			
On deposit	100,774	3	0
In hand and on current account	228,224	1	2
	£9,310,173	1	9

STATEMENT of assessment made on companies on account of business other than life, for the year ending March 31, 1917, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	$ cts.		$ cts.
Acadia Fire	79 82	Liverpool-Manitoba	156 68
Ætna	236 82	Lloyds Plate Glass	35 69
Alliance	165 20	London Assurance	208 51
American and Foreign Marine	15 92	London Guarantee and Accident	389 83
American Central	64 01	London and Lancashire Fire	480 91
American Insurance Co	31 53	London and Lancashire Guarantee and Accident	122 60
American Lloyds	24 38		
American Surety Co	10 41	London Mutual Fire	266 64
Ancient Order of Foresters	91 31	Loyal Protective Assn	62 24
Atlas	332 15	Marine	60 37
Beaver Fire	18 68	Maryland Casualty	159 58
Boiler Inspection	60 07	Mercantile Fire	164 87
British America	522 60	Merchants Casualty	171 34
British Colonial	58 96	Merchants' and Employers' G. & A.	70 55
British and Foreign Marine	0 91	Millers National	25 27
British Dominions General	61 11	Moose, Loyal Order of	2 03
British Northwestern	37 71	Mount Royal	259 56
Caledonian	286 07	National-Ben Franklin	62 83
California Ins. Co	26 90	National Fire	336 66
Canada Accident	193 86	National Provincial Plate Glass	8 31
Canada Hail	72 73	National Surety Co	45 72
Canada National Fire	114 17	National Union Fire	140 15
Canada Weather	55 09	La Nationale of Paris	102 03
Canadian Fire	183 45	New York Plate Glass	10 61
Canadian Lumbermen's	0 12	Niagara Fire	94 56
Canadian Surety Co	30 04	North American Accident	121 16
Casualty Co. of Canada	1 04	North British and Mercantile	617 22
Catholic Mutual	5 35	North Empire	53 96
Chartered Trust and Executor	0 03	Northern	511 13
Commercial Union	679 71	North West Fire	84 48
Connecticut Fire	131 53	Northwestern National	200 85
Continental Insurance Co	212 92	Norwich Union Fire	588 06
Dominion Fire	159 09	Occidental Fire	85 62
Dominion Gresham	72 89	Ocean Accident	450 27
Dominion of Canada Guarantee and Accident	269 51	Ocean Marine	13 12
		Pacific Coast Fire	60 82
Employers' Liability	813 00	Palatine Insurance Co	185 46
Equitable Fire	29 18	Phenix Fire of Paris	44 68
Factories	75 00	Phœnix of London	647 23
Fidelity and Casualty Co	139 90	Phœnix Insurance Co., Hartford	245 03
Fidelity-Phenix	231 99	Protective Association of Canada	96 65
Fireman's Fund	97 82	Providence Washington	130 21
Firemen's Ins. Co	50 16	Provincial Insurance Co	24 79
General Accident of Canada	223 12	Quebec	173 05
General Accideat, Fire and Life	221 05	Queen Insurance Co. of America	451 07
General Animals	34 01	Railway Passengers	139 69
General Fire of Paris	46 68	Ridgely Protective Association	16 63
Glens Falls Insurance Co	163 85	Royal Exchange	337 61
Globe Indemnity Co	338 82	Royal Guardians	1 65
Globe and Rutgers	309 62	Royal Insurance Co	987 28
Great American	269 49	St. Paul Fire and Marine	299 96
Guarantee Co. of N.A	43 42	Scottish Union and National	271 48
Guardian Accident and Guarantee	59 79	Springfield Fire and Marine	315 83
Guardian Assurance Co	663 55	Stuyvesant	27 17
Hamilton Fire	27 63	Sun Insurance Office	358 13
Hartford	842 24	Travelers	191 34
Hartford Steam Roller	1 57	Travelers Indemnity Co	85 13
Home Ins	911 86	L'Union of Paris	129 76
Hudson Bay	87 45	Union Assurance Society	335 32
Imperial Guarantee and Accident	166 56	United Commercial Travellers	11 75
Imperial Underwriters	65 05	United States Fidelity	204 84
Independent Order of Foresters	142 43	Westchester Fire	182 46
Insurance Company of North America	323 75	Western	584 83
Insurance Company of the State of Pennsylvania	64 66	Woodmen of the World	5 24
		Yorkshire	331 74
International Fidelity	4 54		
Law Union and Rock	199 26	Total	$ 24,880 55
Liverpool and London and Globe	885 77		

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	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Acadia Fire	7					
Aetna Casualty and Surety		344	344	344	344	
Ætna Insurance Co	12			12	15	479
Agricultural Insurance	17					
Allinnce	19	19	19	19		
Alliance Ins. of Philadelphia	22				23	
American and Foreign Marine				346	347	
American Central	25			25	27	
American Insurance Co	29				30	
American Lloyds' Underwriters at	32			32		
American Surety Co				349	350	
Atlas	35					
Automobile Insurance	37			37	37	
Beaver Fire	39					479
Boiler Inspection				352		480
British America	41			41		481
British and Foreign Marine				355	358	
British Colonial	48					488
British Crown	51			51		
British Northwestern	54					491
Caledonian	57					
Californin Insurance Co	59					
Canada Accident	61	61	61	61		495
Canada Hail				359		495
Canada National	68					496
Canada Weather				361		
Canadian Fire	71					510
Canadian Lumbermen's	74					513
Canadian Surety			363	363		513
Casualty Company of Canada				368		514
Century Insurance Company, Limited	76					
Chartered Trust and Executor				370		518
Citizens' Insurance Company of Missouri	78					
Columbia Insurance Company	80			80		
Commercial Union	83					
Commercial Union Fire of New York	85				86	
Connecticut Fire	88			88	90	
Contineatal Casualty		373		373		
Continental Insurance Co	92					
Dominion Fire	94			94		519
Dominion Gresham		375	375	375		523
Dominion of Canada Guarantee and Accident	98	98	98	98		523
Eagle, Star and British Dominions	105			105		
Employers' Liability	108	108	108	108		
Equitable Fire and Marine	113				114	
Fidelity and Casualty of New York		380		380	383	
Fidelity-Phenix Fire	116			116		
Fireman's Fund	119			119	121	
Firemen's Insurance Co	123				574	
General Accident Assurance Co. of Canada		386		386		524
General Accident, Fire and Life	125					
General Animals				394		525

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General Fire of Paris	128					
Glens Falls	130			131	576	
Globe Indemnity Co. of Canada	133	133	133	133		527
Globe and Rutgers	138			138	140	
Great American	142			142	145	
Guarantee Company of North America			397			528
Guardian Assurance	147					
Guardian Insurance of Can		401	401	401		530
Hartford Fire	149			149	153	
Hartford Steam Boiler				405		
Home Ins	155			155	158	
Hudson Bay Insurance Co	160			160		531
Imperial Guarantee and Accident		407	407	407		532
Imperial Underwriters	63					533
Insurance Co. of North America	166			166	169	
Insurance Co. of the State of Pennsylvania	171			171	578	
International Fidelity			412			
Law Union and Rock	173	173		173		
Liverpool and London and Globe	177					
Liverpool-Manitoba	180					533
Lloyds Plate Glass				413	414	
London Assurance	183				185	
London Guarantee and Accident	188	188	188	188		
London and Lancashire Fire	194					
London and Lancashire Guarantee and Accident		416	416	416		534
London Mutual Fire	197					534
Loyal Protective		422			423	
Marine Insurance Co	201			201		
Maryland Casualty Co		425	425	425	429	
Mercantile Fire	203					535
Merchants Casualty Co		431				536
Merchants' and Employers' Guarantee and Accident		433		433		537
Merchants Fire	206					
Millers National	208					
Moose, the Grand Lodge of the Loyal Order of		437				545
Mount Royal	210			210		545
National-Ben Franklin	215			215	580	
National Fire	218			218	220	
National Provincial Plate Glass				439		
National Surety				441	442	
National Union Fire	222			222	224	
Nationale Compagnie d'Assurance	226					
New York Plate Glass				444	445	
Niagara Fire	228			228	582	
North American Accident		447		447		547
North British and Mercantile	231					
North Empire Fire	234					548
Northern	237					
North West Fire	239					553
Northwestern National	242			242	585	
Norwich Union Fire	245	245		245		
Occidental Fire	249					553
Ocean Accident and Guarantee	252	252	252	252		
Ocean Marine				451		
Pacific Coast	257					554
Palatine Insurance Co	261					
Phenix, of Paris	263					
Phœnix, of London	265					
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Companies—*Concluded.*	Annual Statements.				General Business Statements.	List of Directors and Shareholders.
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Protective Association of Canada		452				560
Providence Washington	272			272	274	
Provincial	276				278	
Quebec	279					560
Queen, of America				282	285	
Railway Passengers		454	454	454		
Ridgely Protective		458			459	
Royal Exchange	286	286		286	587	
Royal Insurance Co	292					
St. Paul Fire and Marine	295	295		295	298	
Scottish Union and National	300			300		
Springfield Fire and Marine	303			303	305	
Stuyvesant	307					
Sun Insurance Office	309					
Travelers Indemnity Co., Hartford		461		461	463	
Travelers Insurance Co., Hartford		465			466	
L'Union, Paris	311					
Union Ass. Society	313			313		
Union of Canton	316			316		
United Commercial Travelers of America		469				
United States Fidelity and Guaranty		471		471	474	
Westchester Fire	318			318	320	
Western	322			322		561
Yorkshire	331	331		331		